

Saddam criticised as desertions rise

Iraqis' morale wilts under allied onslaught

By RICHARD BEESTON IN AN UNCENSORED REPORT FROM AMMAN
AFTER LEAVING BAGHDAD YESTERDAY

THE morale of the Iraqi people, once taken for granted by a regime used to imposing its will, is showing the first signs of cracking, with widespread stories of desertion from the military and an unprecedented level of criticism against President Saddam Hussein in the capital.

Although the Iraqi authorities have attempted to portray the recent civilian losses from allied air attacks as a rallying point for support of the leadership, Iraqis speaking privately seem as angry with the state as they are with the coalition waging war against them.

Most Iraqis stopped on the street will recite the tired slogans of defiance churned out by the propaganda machine. In a series of more discreet interviews over the past week, however, a very different message is coming across from the old and young, the rich and poor.

One young man, who has just received his call-up

street shouting abuse against Saddam at the top of her voice.

Aside from the general unpopularity aroused by demands that they should fight to the last man in defence of Kuwait, the Iraqi people have also expressed nationalistic reasons for opposing the war — the very emotions that Saddam is counting on to rally the people behind him.

What Iraqis seem to find particularly unacceptable is that in the country with the second largest oil reserves in the Middle East, the ambitions and obstinacy of one man are first rendering their nation an economic cripple.

Although allied bombardments have certainly caused hundreds of deaths among civilians, not one person interviewed defended the Iraqi leader's decision to annex Kuwait. Only one expressed his support for the president and most suggested that the allies should limit their fighting to Iraqi military targets in Kuwait, suggesting an implied assistance that the two countries are separate states.

Whether or not the growing display of public criticism will affect Saddam's ability to wage war and ultimately stay in power is unclear. It is still possible, however, that his close circle of aides and military chiefs might decide to replace him if it begins to look as though the war is lost and their fate is linked with that of the president.

Top American officials yesterday cooled speculation that a full-scale land war in the Gulf was imminent, and suggested that a ground offensive would be far more subtle than an all-out assault on entrenched Iraqi positions (Martin Fletcher writes).

Richard Cheney, the US defence secretary, said minimising allied casualties took priority over political pressure for a rapid ground offensive. General Norman Schwarzkopf, commander of Operation Desert Storm, said it was "still too early to tell" whether a ground war would be necessary. He said there was "a lot of manoeuvre room, and the dumbest thing in the world you do is you go right into the teeth of the enemy and play his game".

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papers, described the day he will begin his military service as the "worst day of my life". "I am very sad," he said, "looking at the back of his recently cropped head. I do not want to go to Kuwait. I only hope that the war will be over before I have to fight."

Certainly, any drive along Iraq's shattered road system would seem to bear out his fears, as a steady stream of taxis carrying cheap wooden coffins brings home the sons and fathers of Iraq to their families.

Some Iraqis in their thirties, veterans of the eight-year war with Iran, have taken matters into their own hands. They have decided to ignore the call-up and lie low in the hope that the conflict will not last long and that the present regime will no longer be in power when the war is over.

Although desertion is punishable by death, one survivor of frontline fighting in the Iran-Iraq war is adamant that he would rather take his chances on the run than return to his unit in Kuwait.

"I have spent the last month with relatives in a village to the south of Baghdad," he said. "There have already been many soldiers killed. This war is not the same as fighting the Iranians; the Americans are very strong and have many planes."

Another deserter, in his twenties and from a middle-class family, told his father that he will not fight out of principle and he is now hiding in the north of the country. Both men said that many other Iraqis have decided to desert and some are even paying small fortunes to be smuggled into Turkey.

Although desertion and mass surrender were common during the conflict with Iran, Iraqis and the last remaining diplomats in Baghdad say they have heard unparalleled criticism of Saddam and his handling of the war. "Everyone is complaining about him," the wife of a retired senior army officer said. "There was even one instance when a woman was seen in the



Police yesterday patrolling the beach at Scarborough, where the Young Conservatives conference is being held today

Bombing of lorries raises doubts

From JOHN PHILLIPS IN PARIS AND MARY DREWSKY IN MOSCOW

DOUBTS about the allied bombing of Iraq grew last night after concern was expressed in Moscow and Paris, and the Baghdad government invited a United Nations investigation into a raid on a Baghdad plant.

Senior political sources in Paris last night said the American bombing of Jordanian lorries travelling from Amman to Baghdad might be a political error comparable to the American bombing of Cambodia during the Vietnam war.

It could be the widening of the war that President Saddam Hussein is seeking, said one political source. "It is certainly a mistake to bomb the lorries using the Amman to Baghdad road. It is not going to change the course of the war." The bombing of the Jordanian lorries could play into the hands of Saddam by destabilising Jordan or alienating Arab opinion in North Africa.

"One must recall the way in which (former American Secretary of State Henry Kissinger) bombed Cambodia," said the source.

Meanwhile, Igor Yevstafeyev, a Soviet military expert and UN investigator, yesterday condemned the targeting of chemical weapons plants.

The Iraqi government sought a UN investigation of a raid on what the Americans said was a bacteriological weapons plant and the Iraqis said was producing powdered milk for babies.

In another incident yesterday a Jordanian said at least 12 people were wounded when planes raided a small Iraqi town near the Jordanian border.

White weekend and no thaw on the horizon

By BILL FROST

WEATHER forecasters painted a picture of a white-out weekend last night and warned people to stay at home unless their journey was "absolutely essential".

As heavy snowfalls and sub-zero temperatures kept much of the country in a state of near-paralysis yesterday, the prospect was that similar conditions would prevail until early next week, continuing the worst spell of weather for more than four years.

From Land's End to the Borders, and across Europe as far south as Italy, the picture was the same yesterday: blocked roads, closed schools and severely disrupted transport services. Bournemouth, famed for its sunshine, was colder than Moscow, with an overnight temperature of -10.9C, the coldest since the great freeze of 1947. The Soviet capital recorded -9.6C.

Many drivers appeared to have heeded advice from the police and motoring organisations and stayed away from work as winds from Siberia whipped snow into deep drifts across Britain, leaving motorways and trunk roads all but impassable.

The London Weather Centre said last night that there would be a very gradual

improvement in conditions by Monday morning. However there would still be isolated and sometimes heavy snow showers across the country and severe night frosts.

British Rail admitted that services were "in a mess" as maintenance workers struggled to prevent lines and rolling stock becoming ice-bound. A BR spokesman said yesterday that the Arctic conditions would have taxed even the expert snow-fighting abilities of countries such as Sweden and Switzerland.

Airports around the country struggled to stay open. Snow ploughs worked throughout the day at Heathrow to keep runways clear, but some flights were cancelled. It was a similar story at Gatwick. Manchester Airport was receiving flights diverted from Gatwick, Luton, Norwich, Birmingham and Leeds-Bradford. Shuttle services were affected. Both Birmingham International and East Midlands airports were closed.

John Major, the prime minister, was one of many who failed to make it through the snow yesterday. He was due to visit the Victoria Defence Systems factory in Leeds but the bad weather closed the city's airport. Other government ministers were forced to change their travel plans too. Ian Lang, the Scottish Secretary, cancelled his engagements in the Dumfries area, and talks in Glasgow between the Scottish TUC and Allan Stewart, the Scottish industry minister, were called off.

The Department of Transport said last night that rules on driving times and rest periods for drivers of goods and passenger vehicles would no longer apply from midnight. The Department said the relaxation would enable the transport industry to cope with the present severe weather and with the backlog of work which would remain when conditions improved.

Police in Staffordshire yesterday issued warnings about the use of portable gas heaters during the freezing weather after a young couple were found dead in the bedroom of their snow-bound home at Teddesley, near Stafford. They said such heaters should not be left unattended and should only be used in well-ventilated rooms.

The sea froze over at Minehead in Somerset, Weston-Super-Mare, Avon, and on stretches of coastline near Swansea.

Weather costs, page 3
Philip Howard, page 10
Leading article and Letters, page 11

Midland £10 card charge

The Midland Bank is to charge an annual fee of £10 for use of Access and Visa cards. The bank has declared 680 job cuts from its administrative and back office staff over the next six months. Last month the bank revealed that it is to close 120 branches with the loss of 900 staff. Page 27

Gorbachev fear



President Gorbachev's already weak position could be worsened if, as expected, the Soviet Union's constitutional arbiters overrule his plan to introduce joint army-police patrols. Page 22

Forest plan

The government is to propose "community forests" on the outskirts of large conurbations and the Forestry Commission wants to plant on better quality land. Page 2

£1m claim lost

An accountant who fractured his skull after falling over a balcony at the Ritz Hotel lost his suit for £1 million in the High Court. Page 2

Lost freedom

Children today enjoy less freedom than their parents and grandparents did because of the risk they might be molested or hit by a car, says a survey. Page 4

Legal aid costs

Legal aid spending this year will be nearly £90 million more than forecast, bringing the gross cost of the scheme to more than £800m. Page 5

Power sharing

South Africa's ruling National Party is considering detailed plans to share power this year with the African National Congress. Page 8

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London combines its Olympic bids at last

LONDON will challenge Manchester for the United Kingdom's nomination for the 2000 Olympic Games after the capital's two rival groups united their bids yesterday.

London Olympic 2000, whose chairman is Sebastian Coe, and the London Council for Sport and Recreation agreed on a joint bid only eight hours before the British Olympic Association's (BOA) extended deadline.

Coe will be president of the London Olympic 2000 Campaign board, made up of three members from each of the

original groups. The board has to persuade the BOA that it has a viable bid to beat Manchester for the British nomination in the voting in April, and then win the International Olympic Committee election in September 1993, against cities such as Beijing, Milan, Berlin, Sydney and Istanbul.

Political in-fighting had threatened to end London's hopes of staging the first Olympic Games in Britain since 1948.

Full report, page 23

Cold snap turns justice hot under the collar

By JOHN YOUNG

BRITONS may have thought they were coping manfully enough yesterday with the latest Great Freeze. The eyes of the law saw it otherwise.

Mr Justice Alton, most senior judge at the Central Criminal Court, delivered a scathing judgment on what he called the "pathetic reaction of the transport authorities" to the onset of snow and ice, which severely disrupted the course of justice.

"Several trials have had to be postponed until next week because jurors and counsel did not arrive," he fumed. "The ranks of staff and court officials were also depleted by transport problems."

A short distance away, at Bow Street magistrates' court, Sir David Hopkin, the Chief Metropolitan

equally stern view. He described the failure of Roger Levitt, the financial adviser, and his counsel to appear at the court as "disastrous".

He was told by Fred Coford, for the prosecution, that Mr Levitt had been advised by his solicitor not to attend the court because of the "severe weather conditions". Mr Levitt, who faces two charges of theft totalling £665,000, was said to have been forced to abandon his car in central London on Thursday night.

"If there is a remand from this court, somebody else attends unless the court says otherwise," Sir David thundered.

Elsewhere, however, the snow was of assistance to the law. In the village of Duxford, Cambridgeshire, two men were seen breaking into a car. The owner called the police who tracked footprints in the snow to nearby

Bulford, where the suspects were apprehended. There were similar incidents in Spondon, Derbyshire, and in Basingstoke, Hampshire, where a sniffer dog found itself redundant because the footprints were so clear.

Johnny Morris, who was due to narrate the children's story *The Snowman* at Southampton Guildhall, was forced to cancel his performance. Worse, Andrew Lloyd-Webber, the composer, put off the service at St Botolph's church, Burgh, Suffolk, to celebrate his marriage to Madeleine Gardon. Hundreds of people were planning to travel from all over the country, and the ceremony has now been postponed until next Saturday.

There was some good news. Robin Watkins, of Welton, near Hull, fell into a snowdrift from which he was unable to extricate himself, but man-

aged to call for help on his portable telephone, and a rottweiler dog was rescued after falling through the ice on a pond in Folkestone, Kent.

Racing was abandoned at the so-called all-weather course at Southwell, Nottinghamshire, confirming predictions that it is not much use having a track that will survive the worst that nature can do if you cannot get people and horses there. A man in Sawbridgeworth, Hertfordshire, was able to use skis to get to the pub, but the World Cup downhill races in Val d'Isère, in France, were called off (too much snow).

A visiting American businessman summed it all up. "You British don't seem to cope very well," David Floyd, of Chicago, commented. "You get a few inches of snow, and the whole country comes to a stop. This is a joke or what?"

TODAY

A flurry of true Brits

They fight their way to work, arriving in time to fight their way home. They demand everything from heated railway points to millions spent on snowploughs. They have more grit than most roads. They are the British, snowed under with stoicism. REPORTS, PAGE 3

The party, off but not over



Tina Brown, who gives parties and edits a magazine, explains to Alan Franks how the former has affected the latter as a consequence of war. SATURDAY REVIEW

The best of the few...

The undersoil heat is on at Old Trafford as Manchester United prepare to play Leeds tomorrow. Some other sport goes on (but check what is off). PAGES 23-26

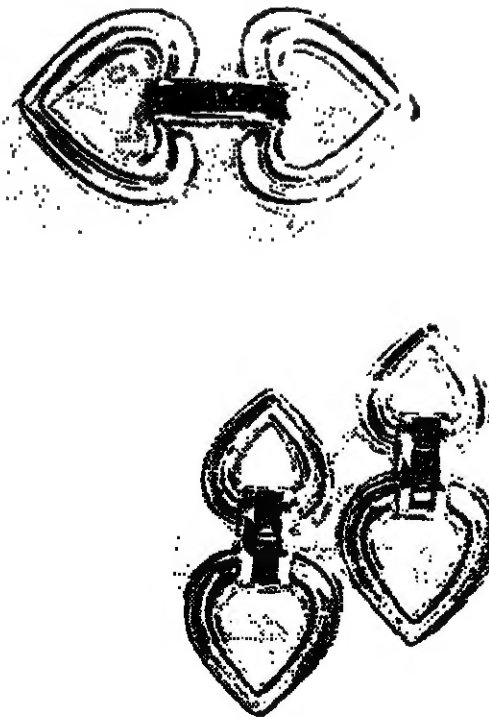
NEXT WEEK

One woman's echo of war

Le Ly Hayslip lived through America's Vietnam bombing offensive. On Monday, she tells of that experience and the echoes she fears in the war against Saddam

Bernard Levin, exasperated

Bernard Levin asks on Monday when the British will "cease to regard homosexuals as an undifferentiated mass worthy of nothing better than titters and diminishing epithets"



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Balustrade victim loses £1m claim against the Ritz

By ROBIN YOUNG

AN ACCOUNTANT who fractured his skull after falling over a balustrade at the Ritz hotel in Piccadilly lost his suit for £1 million damages in the High Court yesterday.

Mr Justice Macpherson said that the hotel was not liable for the accident in October 1985 in which Anthony Ward, aged 50, suffered injuries which he claimed had obliged him to retire early from his £120,000 a year partnership in the accountancy firm, Leigh Carr. The judge said he could not find that the hotel had breached its duty of care.

"It was a terrible accident for Mr Ward, his family and those who saw it. But accidents do happen which are not the responsibility of anyone in law and for which an occupier is not liable," the judge said. He had inspected the scene of the fall earlier this week. "I am convinced this is such a case."

Mr Ward, from Hendon, northwest London, was ordered to pay the costs of the case, unofficially estimated at £150,000. He had claimed that the Ritz had been negligent in failing to raise the height of its balustrade when tile flooring was laid on top of marble on the terrace.

He argued that the reduction in height of 5in to 6in created a dangerous situation,



Ward outside court: he argued that the reduction in the balustrade's height created a danger

so that when he fainted after a lunch party he fell over the parapet instead of behind it. The judge said that with hindsight it might have been better to have raised the balustrade to the present British standard height of 3ft 7in, but this did not constitute a case of negligence. Hundreds of guests had used the terrace without complaint or ac-

cident. The chance of a sudden faint such as that which had caused Mr Ward to fall would have appeared so remote that the hotel could not be blamed.

A lawyer for the Ritz Hotel (London) said after the verdict: "We have always totally resisted this case. We feel vindicated." Mr Ward declined to comment.

Policy backs broadleaved trees

THE government is to announce next Thursday its proposals for a number of "community forests" on the outskirts of large conurbations. They will complement the three already announced for an area east of London, to be known as Thames Chase, east Staffordshire (Forest of Merica) and Tyne and Wear (Great North Forest), as well as the larger new national forest intended to cover 150 square miles within a region comprising parts of Leicestershire, Staffordshire, Warwickshire and Derbyshire.

Britain, as Sir Derek Barber, the outgoing chairman of the Countryside Commission, points out, is now the least forested country in Europe. It was not always so. When the Romans arrived, "the big green island" was blanketed by woods, and large areas survived through the Middle Ages.

It would be unrealistic to suppose that the great forests will ever return. But the new proposals can be seen as marking a significant change in national policy. The indiscriminate planting of hill-sides with great blankets of conifers, particularly in national parks and other areas of high scenic value, has tended to give forestry a dirty name.

Until recently, the uplands were seen as the most suitable areas for large-scale planting. While it was acknowledged that Britain needed an expanded domestic forest industry, in the interests of employment and the balance of payments, there was a presumption that the more fertile lowland landscapes should be re-

Tree planting should move down the hill, proposals next week will suggest. John Young assesses the prospect

tailed for farming. A year later that perception has radically altered. European Community food production continues to create surpluses, and encouragement has been given to farmers to take land out of production, notably through set aside schemes.

Forestry ought to provide part of the answer. The Forestry Commission wants to see tree planting move "down the hill" on to the better quality land which is now becoming available. That policy is likely to be given a boost by the findings of a report this week, published jointly by the commission and by the environment department, that in

areas above 1,000ft in altitude, where cloud and mist are common and precipitation higher than average, conifer forests may "scavenge" the fallout of sulphur and nitrogen compounds from power stations, factories and vehicle exhausts, and so contribute to the acidification of rivers and lakes.

The report exonerated conifer trees themselves, which thrive on acid soils, from causing increased acidification. It has become clear, however, that conifers planted in straight lines up the sides of hills encourage acid run-off and are thereby pollutants as well as eyesores.

While timber production should remain a primary objective, forests should be visually attractive, help to conserve wildlife and provide a public amenity. That requires a broader range of species, with a greater emphasis on broadleaved trees which have until now been conspicuously neglected by commercial forestry companies, because they

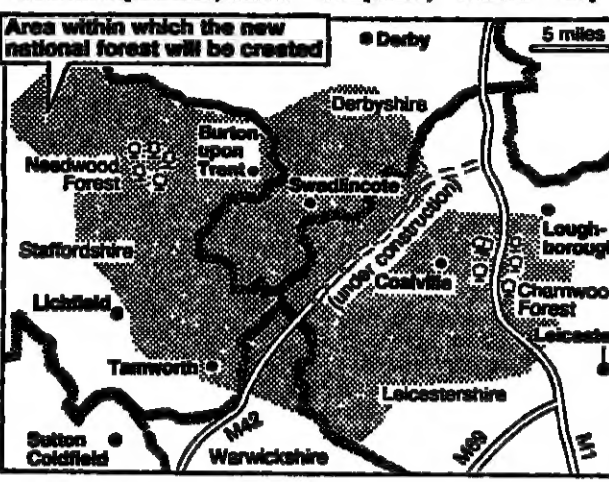
take far longer to mature and produce a profit.

In its annual report last month the commission observed that last year 5,000 hectares (12,500 acres) of broadleaved trees were planted, ten times as many as ten years ago. That has been achieved by increasing incentives for the planting of mixed woodlands, notably under the farm woodland scheme, and by removing the much criticised tax incentives for investors in commercial forestry.

The change in emphasis has met with a mixed reception. In the year ending March 31, 1990, total planting of all species fell by a third from nearly 30,000 hectares to fewer than 20,000 hectares. Timber Growers UK, which represents private woodland owners, blames the removal of schedule D tax relief in 1988 and has urged the government to reintroduce concessions which would exempt forestry owners from inheritance tax and would allow them to claim mortgage tax relief.

Sir Derek, who is shortly to take up the chairmanship of a private company involved in agriculture and forestry, has also criticised the withdrawal of tax relief "which has made stagnant the former active pools of private investment".

Britain has an annual import bill of £7 billion for timber and timber products, he points out. Conifers are often a necessary means of funding hardwoods and, if public prejudice can be lifted, will provide a rich landscape tapestry in their own right, he says.



Recession causes job losses across all industries

ROLLS-ROYCE yesterday announced a cut of 230 jobs from its workforce, on top of the 340 losses announced last month. The company, based in Crewe, Cheshire, hopes that the losses can be achieved through natural wastage and voluntary redundancies.

The luxury car market has been particularly badly hit by the recession. January 1991 sales of Rolls-Royces and Bentleys fell by more than half compared with January 1990.

More than 200 people in Bedfordshire have lost their jobs after the collapse of a building company, CP Roberts, which has gone into liquidation causing the closure of three firms. CP Roberts Construction, Amphil Joints and Amphil Plant Hire, at Flitwick.

Another company forced to make redundancies is CMB Packages, a bottling and packaging firm in Norwich, which yesterday announced 268 job losses. The firm, which employs 525 people, is closing its bottling department by April.

Bowater Security Printing, of Swindon, Wiltshire, which supplies cheque books, share certificates and other paper work to banks, is to close by the end of March with the loss of 81 jobs.

Another 31 workers have been made redundant with the collapse of Tisbury Printing Works at Salisbury, Wiltshire, and 20 jobs have been lost at Wessex Designcraft, another Salisbury-based company.

At Stroud, Gloucestershire, 20 council jobs could be lost in a cost-cutting bid to save £200,000.

Death pact killed four

Two depressed mothers killed themselves and their daughters in separate incidents involving fume-filled cars, a coroner was told yesterday.

Dr Lawrence Addicot, the South Glamorgan coroner, was told that Linda Houghton, aged 28, a divorcee, had included her daughters Nicola, aged six, and Melanie, three, in a death pact with her lover, David Jones, aged 32.

Mrs Houghton, of Rumney, Cardiff, said in a note: "The girls know they are going to meet God and they have no fear."

The four bodies were found in Mr Jones's car in a remote field near Cardiff, the inquest was told. Mrs Houghton had been having treatment for depression.

In the other case, the coroner was told that Sandra Dinsdale, aged 29, an RAF wife depressed after moving to RAF St Athan, near Cardiff, was found dead in a car with her children, Claire, aged eight, and Sarah, five.

Dr Addicot recorded verdicts of suicide on Mrs Dinsdale and on Mrs Houghton and Mr Jones, and of unlawful killing on the children.

Tribunal for policewoman

Alison Halford, Merseyside assistant chief constable and Britain's most senior policewoman, is to face a full-scale disciplinary tribunal.

The Merseyside police authority's senior officers' disciplinary committee yesterday told Miss Halford, aged 50, that she must answer charges before Miss Sheila Cameron, QC. No date has been set.

Miss Halford had earlier spent 45 minutes responding to the allegations, which arose from an incident in a swimming pool at the home of a businessman.

An independent firm of solicitors will draw up charges based on the allegations.

Couple jailed

A couple were each jailed for 24 years at Belfast crown court yesterday for attempting to murder members of the security forces with a booby-trap bomb. Patrick Sheehan and Marie Wright, both of Belfast, were caught attaching a 2lb Semtex device to a security barrier in the city in 1989.

Battle of minds

Tournament of the Mind will this year be played in *The Times Higher Education Supplement* and *The Times Educational Supplement*. The contest begins in both papers next Friday and will continue for six weeks.

For more information, contact: The Times, 1, The Quadrant, London W1A 0AA. Tel: 01-263 8000. Fax: 01-263 8001. The Times Higher Education Supplement, 1, The Quadrant, London W1A 0AA. Tel: 01-263 8000. Fax: 01-263 8001. The Times Educational Supplement, 1, The Quadrant, London W1A 0AA. Tel: 01-263 8000. Fax: 01-263 8001.

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COMPANY	5y	10y	15y	20y
EQUITABLE LIFE	14	7	3	
NPI	1	2	1	
PRUDENTIAL	1	1	1	
FRIENDS PROVIDENT	1	1	1	
NORWICH UNION	1	1	1	
SCOTTISH LIFE	1	1	1	
SCOTTISH WIDOWS'	1	1	1	
SCOTTISH AMICABLE	1	1	1	
NATIONAL MUTUAL	1	1	1	
SCOTTISH EQUITABLE	1	1	1	
SCOTTISH MUTUAL	1	1	1	
PROVIDENT MUTUAL	1	1	1	
GUARDIAN ROYAL EXCHANGE	1	1	1	
CLERICAL MEDICAL	1	1	1	
SCOTTISH PROVIDENT	1	1	1	
SUN ALLIANCE	1	1	1	
STANDARD LIFE	1	1	1	
EQUITY & LAW	1	1	1	
BRITANNIA LIFE	1	1	1	

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Labour ready to pay councillors

By DOUGLAS BROOM, LOCAL GOVERNMENT CORRESPONDENT

SENIOR councillors would become full-time paid officials under a Labour plan devised to counter proposals for elected mayors now being considered by Michael Heseltine, the environment secretary.

Addressing the Labour local government conference in Nottingham, Bryan Gould, the party's environment spokesman, said that Labour had policies which were clearer and more practical than those of the Tories.

He emphasised Labour's "Fair Rates" plan, which would replace the poll tax with domestic rates based on a combination of notional rents and property values. With rebates for the less well off, the Labour scheme would be fairer and easier to collect than the poll tax. Mr Gould told delegates: "In every area we have a rounded set of policies ready to go."

Labour would scrap the poll tax as soon as it took office and would implement a three-stage reform plan for the financing of local government, including a comprehensive revaluation of domestic property and an overhaul of the system of central grants to councils. In the final stage, new measures would be introduced to link the amount paid in rates to the income of householders, a process that might involve the very rich paying more.

Mr Gould also raised for the first time the idea of paying a salary to some councillors to act as full-time council mem-

bers, supervising the activities of their authority and being available to deal with constituents. Party officials said later that the plan was to pay the chairmen of council committees who would act as an "executive cabinet" running the council. No salary levels had yet been settled. Most councils have about eight committees covering areas such as planning, education and leisure.

The plan for elected city mayors has provoked warnings that with power concentrated in the hands of one person, the system would be open to financial and political corruption. The Labour scheme offers a dispersion of power while retaining the advantage of having a small, highly visible group of people who can be held accountable for their actions.

Leading article, page 11



Gould: "Clearer and more practical policies"

MPs showing new interest in register

By SHEILA GUNN, POLITICAL CORRESPONDENT

THE latest edition of the Register of Members' Interests was published yesterday, disclosing an effort by MPs to avoid the stigma of a public rebuke for withholding information about their outside pursuits.

The tendency to declare interests comes after the case of John Browne, when the committee on members' interests censured the Winchester MP for failing to list all of his connections. While it is hard to discern exactly where MPs get their money from by examining the lists of directorships, sponsorships and shareholdings, the entries appear to be fuller, increasing the register from 98 pages to 111 pages this year. The edition requires MPs to declare all directorships held this parliament.

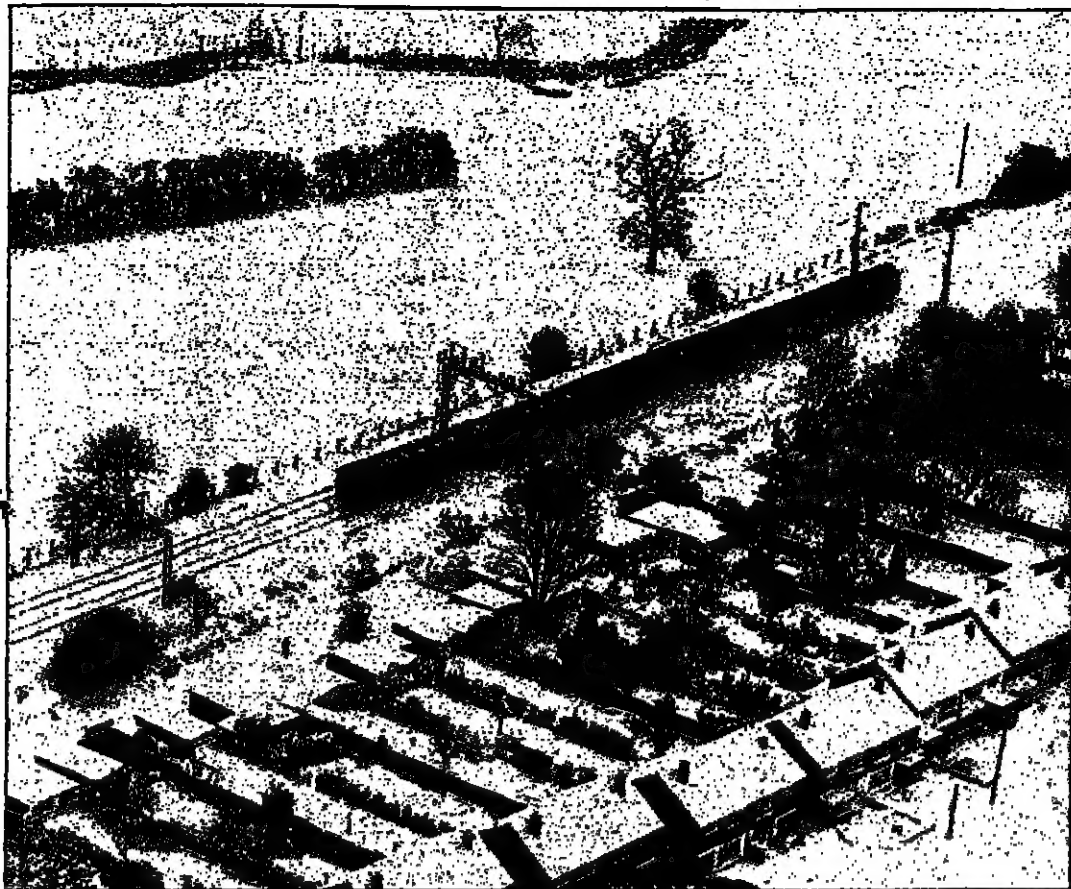
It also throws up some intriguing insights. For example Alan Meale, Labour MP for Mansfield, lists himself as parliamentary spokesperson and unpaid consultant to the "Stand By Me" Club, devoted solely to promoting the song of that name, especially versions by Ben E. King and Kenny Lynch. Gerald Howarth, the Tory MP for Cannock and Burntwood, de-

clares that he is honorary parliamentary adviser to the British Council of Professional Stage Hypnotists.

Modest shareholdings come to light, such as the one share in Greater Nottingham Co-Op owned by Graham Allen, the local Labour MP. Paddy Ashdown, holds shares worth under £100 in Westland helicopter company in his Yeovil constituency, while Labour's Bob Cryer declares five £10 shares in Keighley and Worth Valley Light Railway (no dividend ever received). Apart from trade union sponsorship, Neil Kinnock declares an unpaid directorship of the Residents Opposed to (CFL) Quarry Ltd.

For most entries, the value of holdings is not disclosed. It would be hard to attach a price tag to some, such as a day's fishing on the river Test for Michael Colvin, courtesy of Plessey, or Quentin Davies's small flock of ewes.

At the more exclusive end of the register, Alan Clark, the defence minister, puts down: "I own Saltwood castle in Kent and farms in Wiltshire and Devon. My family owns Eriboll Estate and harbour in Sutherland."



Birmingham: the first train of the day struggles through the snowy Warwickshire countryside

Substantial investment cannot guarantee to keep country running

By MICHAEL DYNES, TRANSPORT CORRESPONDENT

MILLIONS of pounds would have to be invested in snow-clearing equipment to enable the rail and road networks to cope more effectively with severe weather, and even that would not guarantee immunity, transport officials say.

Because much of the expensive equipment would have to be kept in storage for years waiting for freak weather, the considerable cost could not be justified. Rail and road officials insist that, contrary to belief, Britain is not brought to its knees every time snow falls, and the conviction that continental networks cope better is a "fallacy".

As transport managers congratulate themselves for keeping most of the rail and road networks in operation much of the time in the worst weather, for four years, stranded commuters might find it difficult to believe that Britain's ability to keep the country moving has never been more effective. British Rail, which owns two

snowploughs, 77 large snowploughs, 143 mini-snowploughs and 20 snowmelters for giving advance warning of snowdrifts, estimates that 90 per cent of the network was operating during the first 24 hours of the blizzard. By operational, BR means that trains were running although delays could be protracted and cancellations frequent.

Three years ago, British Rail southern region invested £750,000 in a snowplough that clears tracks at the speed of a passenger train. The machine was being readied last night for its first mission, to clear the tracks between Purley and Caterham and Purley and Tattenham Corner.

"It is a question of how much you are prepared to spend," British Rail said. "After the last bad weather, Network SouthEast spent £750,000 on a snowplough for removing large snowdrifts, and it has been sitting idle for three years. We could have had 20 snowploughs parked around the

country, in which case we would have had £20 million sitting idle for three years."

As part of its modernisation programme, British Rail has installed heaters on 16,000 of the 24,000 sets of points needed to run the national network, each heater costing thousands of pounds. "While the points have not frozen, the spaces between them have become so packed with snow that they have overwhelmed the points heaters and jammed solid," British Rail said. Abnormally low temperatures have led to a host of difficulties, including frozen train doors and engines seizing.

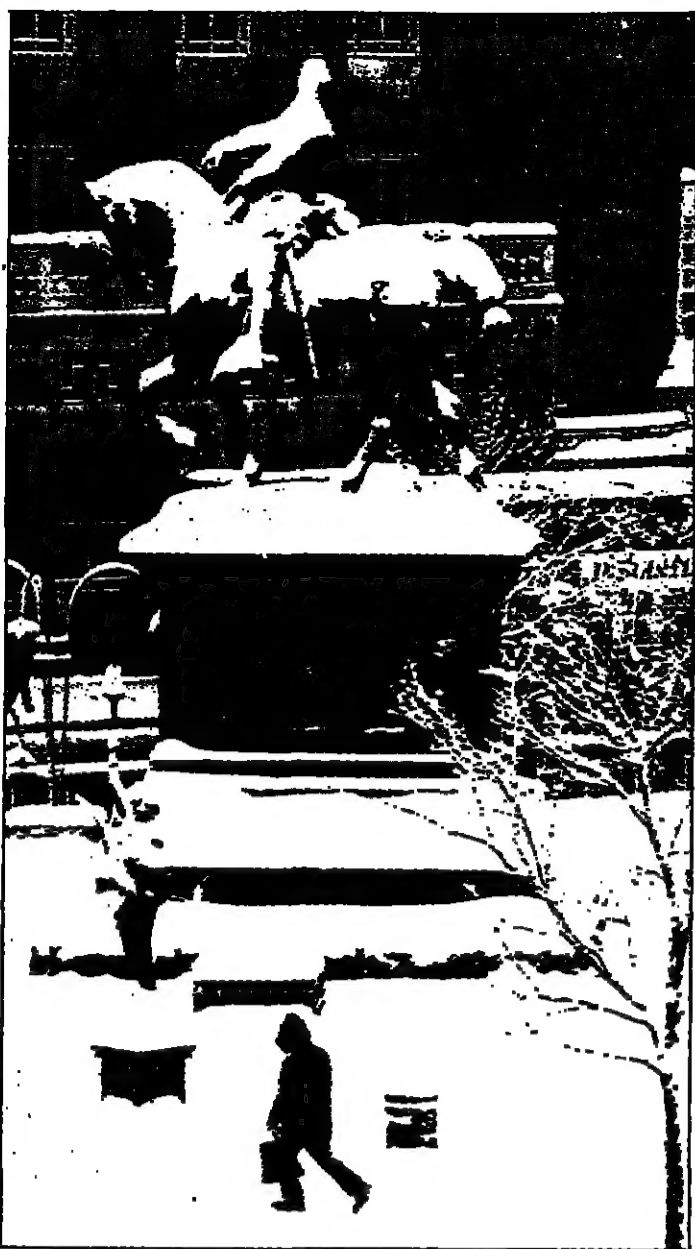
None the less, the paucity of information about cancellations and delays cannot be blamed on the weather, and British Rail's failure to solve this communications problem makes bad weather appear much worse.

The transport department is equally dismissive of the idea that continental countries cope better with bad weather. "It simply is not true," one official said. "On this occasion the warning went out well in advance, we liaised with the regional offices, the highway authorities began gritting the roads the night before, the snowploughs were ready and we kept the national road system open."

This financial year the transport department has allocated £24 million to increase and maintain its fleet of 282 snowploughs, including 23 snowmelters, used to keep the 1,600 miles of motorway open. "The roads are open and public transport is operational. It is unrealistic to expect severe weather conditions not to have any effect on the transport system. It always has and it always will," the department said.



London: a Grenadier Guard posts a sign cancelling the Changing of the Guard at Buckingham Palace yesterday



Leeds: the Black Prince and his charger are turned white overnight in the open spaces of Leeds City Square

MOTURING

Keeping on the move should be mechanical

By KEVIN EASON, MOTORING CORRESPONDENT

EIGHT out of ten motorists rescued by breakdown services in this week's sub-zero temperatures had forgotten to fill their car radiators with anti-freeze.

Drivers are notoriously unprepared for sudden changes in the weather. The Automobile Association and Royal Automobile Club have had a record 47,000 emergency calls between them in 24 hours. A despairing RAC controller said: "The routine is repeated every year. The checks are simple but so many motorists simply fail to carry them out."

Sensible precautions include putting anti-freeze in the radiator to prevent the engine from seizing

up and in the washer system so that the windscreen can be cleared. Tyres should be inflated to the correct pressures to ensure good grip.

Then caution should be the watchword. Ivan Ellis, the RAC's head of driver training, says motorists should relax even in the worst conditions or they will drive jerkily and run into problems. Start in second gear and drive smoothly and constantly, keeping in as high a gear as possible, anticipating danger and leaving plenty of space behind the car ahead. Pressing the brakes hard or the accelerator too eagerly will take the car out of control.

Drivers of cars with automatic gearboxes need to concentrate particularly hard, staying in the "D" drive gear as much as

possible. Changing down rapidly could put the car into a slide. Listen to the tyre noise. A sudden change of note could mean the car is on ice, especially if accompanied by a light feel to the steering. In a slide, keep away from the brakes because they will make the problem worse. Instead, lift the foot off the throttle or brake and turn the steering wheel into the direction of the slide until the car straightens up.

Be prepared in case the car becomes trapped. Carry extra clothing, boots, rug, sleeping bag, hot drinks and plenty of chocolate or snack foods. Most motorists could expect to be rescued in a few hours, but the Institute of Technology Survival says that the wrong moves will quickly lead to the onset of

hypothermia. Death could then come before rescue.

Everyday items such as plastic carrier bags to keep feet dry or newspapers to insulate windows could be useful. The Institute teaches motorists at its courses that 30 per cent of body heat is lost through the head. A fluffy seat cover or even a pair of tights will be a useful makeshift hat.

Running the engine for a few minutes each hour is useful - but make sure the exhaust is clear and that a window is open slightly to prevent carbon monoxide fumes filling the car. Digging the car out is likely to work up a sweat, a quick way of losing body heat. Take off a few under-layers of clothing first, putting them back on inside the car. Staying with the car is the best option.

PENNINE SEARCH

Missing boys are safe

THREE schoolboys whose absence from their homes in a blizzard led to a search by police on both sides of the Pennines were found safe yesterday (Peter Davenport writes).

Jamie Morgan and Aaron Kennedy, both aged 15, and John Wigglesworth, aged 14, went missing on Tuesday. The boys, from Bradford and all pupils at Beckfoot grammar school, Bingley, took a two-man tent and rucksacks with them and were later reported to have been seen buying walking boots in the

Yorkshire Dales village of Grassington.

As heavy snow covered the area, police expressed serious concern for the safety of the boys. Yesterday, however, they were found 100 miles away, staying in a caravan belonging to one of the families at a site near Blackpool.

West Yorkshire police said that they were still searching for three girls missing from their home in Leeds. Emma Wilkinson and Carolyn Robson, aged 14, and Melanie Newton, aged 13, were last seen on Monday.

Philip Howard, page 10
Leading article, page 11



Venice: gondolas covered with snow rocking at their moorings in an ice-filled canal as an unprecedented cold spell affects the whole of southern Italy

TOURISM

An ill wind blowing hotels power of good

By WILLIAM CASE

THE snowstorms have come to the rescue of London's top hotels which, a week ago, were drastically reducing prices as tourists gave Britain the cold shoulder.

Then, with the capital snowed in overnight, hotel managers rubbed their hands in glee as businessmen and office workers unable to get home booked entire floors and filled the dance floors to dance the night away on expenses.

The Tower Hotel in the City has been fully booked since lunchtime on Thursday, when it took more than 200 bookings. Kurt Kues, the general manager, said that block bookings had been made by banks, insurance brokers and other businesses needing staff to be at work by 8am. "Many checked out at around five in the morning, to get their day's work over and get away early for the weekend," he said.

The weather caught the hotel, like other organisations, by surprise, and its carvery restaurant had run out of food by 11pm. With most guests able to bill their night on the town to expenses, the hotel's bars were packed. Mr Kues reported. Its Which Way West nightclub was filled with revellers until the early hours.

The Ritz in Piccadilly reported a surge of bookings, including some London residents unable to get home because of jams caused by frozen traffic lights. Arabba

Arora, the hotel's house manager, said that unexpected reservations had been made by about 20 businessmen, some accompanied by their secretaries.

"Of course, this being the Ritz, we would never place secretaries in the same room," she said.

Anyone with a river view room at the Savoy would have seen trails of car lights glowing through a smog of exhaust smoke and snow as traffic stood bumper-to-bumper along the Embankment. A spokesman for the Savoy said that business had doubled in the past two days and that the hotel was over 80 per cent full. The investment bank Goldman Sachs had made a booking for this weekend for a large conference that it had planned to hold in the country.

Guests hoping to escape the weather by staying at the Gloucester Hotel in Kensington were not so lucky. A water pipe on the first floor burst at around 7pm and all heating and electricity had to be switched off. Some 300 shivering guests were escorted into the driving snow. They ended up huddled together in the lounge of a neighbouring hotel where they were forced to camp out until power was restored.

At the upmarket Le Meridien Hotel, also in Piccadilly, would-be guests were walking in off the street covered in snow up until 3am yesterday.

HOW OTHERS COUNTRIES SURVIVE

The Canadians cope in comfort and style

By NICK NUTTALL, TECHNOLOGY CORRESPONDENT

WHEN a Canadian peeps through his window to find overnight snowfalls, he reaches for a remote control unit to start his car without leaving the home.

There is time to sip coffee, flip through the morning papers and pack a briefcase while the car's engine warms up and the interior reaches a comfortable 60F. The driveway, fitted with an underground heating system that comes on when the temperature drops below freezing, is snow-free. Driver and vehicle are then ready to travel to work on special mud/snow tyres down streets cleared by snow blowing ploughs.

The difference between Canada, used to heavy snowfalls, and Britain has again become apparent as the nation is gripped by blizzards. British Rail has cancelled services because the automatic doors on its train carriages have frozen. Drivers have complained that the snow ploughs used on the roads are museum pieces, and the highways are littered with vehicles put out of action by a lack of preparation.

Many cars in Canada have heated mirrors, heated door locks, plug sockets for keeping the engine block warm, and heated battery blankets. The mud/snow tyres, which allow drivers to speed down motorways in even heavy snow rather than crawl along timidly, have deep and patterned tread that runs up the side of the tyre.

Car tents are popular in Quebec. These can be set up swiftly next to a house to cover a car so that it does not become snowbound. Vulnerable water pipes on the outside of buildings often have cladded, heating units that switch on automatically when the temperature drops. Canadian trains run to timetable on tracks cleared by snow-blowing locomotives.

The Canadians have also been working on novel technical solutions to hypothermia in elderly people and also farm animals. A five-year research project at the University of Guelph in Ontario has demonstrated that low powered microwaves can "defrost" lambs suffering from hypothermia without any ill effects.

Where Britain has excelled is in devising the world's most extraordinary idea for using ice. In the second world war, Geoffrey Pyke, an inventor, spy, and member of a think-tank run by Lord Louis Mountbatten, proposed a design

for a 2,000ft long ship made from ice. The vessel, named HMS Habbakuk and with walls of ice 30ft thick, was designed as a torpedo-proof floating runway.

The idea is thought to have come to Pyke from the Inuit eskimos, who make heat-resistant ice homes by mixing snow and lichen. He developed a material made from ice and wood pulp, which tests showed was as strong as steel. Lord Mountbatten tested it for Churchill by dropping it in the prime minister's bath, where it floated without melting.

Engineers in Canada even built a 100ft prototype ship. The ship looked likely to be approved in early 1945, but the project was cancelled after VE Day.

THE SUNDAY TIMES

The wives left behind

She is lonely and she is frightened. She is the soldier's wife. When the children have gone to bed, the wedding album is quietly taken out of the drawer. Her fingers linger over the pictures. Comfort comes in many



forms; one young wife has taken to wearing her husband's dressing gown around the house. Once in a while she uncorks his bottle of Aramis aftershave to breathe in the scent: "It sounds silly, but I feel safe when I do that," she said.

Profile of the Army wife. The Sunday Times tomorrow.

HOMELESS

MPs' plea wins emergency beds for bedraggled

By PETER MULLIGAN AND MICHAEL HORSNELL

"ANOTHER 200 emergency beds were provided yesterday by the Salvation Army and housing charities for the bedraggled army of people sleeping rough on the streets of London.

That brings to 700 the total that the environment and health departments have agreed in the past week to pay for at an undisclosed cost to rescue the homeless as London shivers in sub-zero temperatures. According to a count by voluntary workers, a total of 1,046 were still sleeping rough on Thursday night in chilly nooks and crannies of the capital.

The government indicated, meanwhile, that more shelter

would be made available after MPs voiced concern that the homeless might freeze to death. Timothy Yeo, the junior environment minister, said in the Commons that their plight was being reviewed "hour to hour" and extra hostel places would be found if it was necessary.

Under pressure from MPs from all parties who urged immediate action, he promised to consider using the Army to ferry people off the streets into shelters.

The issue was raised by Dale Campbell-Savours, the Labour MP for Workington, who related how he and other MPs had seen the most "appalling sights imaginable" after finding themselves snowbound at Euston station. He spoke of "ill-clad people, shuffling

in the street with nowhere to go, people sleeping rough in indescribable squalor, caked in snow, lying on pavements and in shop doorways."

The minister responded that some of the extra places had not been taken up on Thursday night and he would consider ways of letting those sleeping rough know about them. He rejected criticism that the bed allocation was insufficient by emphasising that they were an emergency response.

The use of the Army was suggested by Hugh Dykes, Tory MP for Harrow East, who added: "It is unacceptable that even one single person is on the streets in this condition in this kind of weather." A call for emergency food aid was made by Ann Clwyd,

speaking for Labour. Among schemes announced to meet the emergency is the reopening by the Salvation Army of a disused hostel at Blackfriars for 80 men which is scheduled for demolition. The housing charity Crisis provided 60 beds at Bruce House, the former hostel owned by Westminster city council which has been lying empty. Another 50 places are being provided at the redundant Soho Square hospital, run by the charity Centrepoint.

Ian Brady, deputy director of Centrepoint, said last night: "Conditions this winter are now a life-or-death matter. We have a constant stream of young people coming in who haven't eaten whose health is deteriorating."

The environment department

announced a helpline for people living rough to telephone: 071 434 2522.

An estimated 2.2 million people on income support, including 1.5 million pensioners, are eligible for the £6 cold weather payments to help heating bills during the present cold snap, the social security department said last night (Jill Sherman writes).

Social security offices are placing advertisements in local newspapers to encourage pensioners, disabled people and families with children under five who are on income support to get the appropriate forms to apply for the payments. Pensioners with savings over £1,000 and other groups with capital over £500 will not be able to get extra help.

P&O preparing bid for port of Dover to compete with tunnel

By MICHAEL DYNES, TRANSPORT CORRESPONDENT

P&O, the international property, distribution and shipping conglomerate, is considering a bid for the port of Dover under government proposals to privatise leading trust ports.

An examination of the options, including acquisition of the entire port, obtaining a long lease on the facilities used by P&O European Ferries, or maintaining the status quo, are in the early stages. Senior P&O managers believe that the acquisition of all or part of Dover, Britain's leading ferry port, may provide the only effective answer to the competitive threat posed by the Channel tunnel, scheduled to begin services in June 1993.

P&O, which operates 13 ships out of Dover and carries about 72 per cent of Dover's cross-Channel passengers and freight, believes that acquisition of the port would enable it to improve the service by offering a "fully integrated service" for cross-Channel passengers.

Highlighting the competitive edge enjoyed by Euro-tunnel, Graeme Dunlop, managing director of P&O European Ferries, said: "The Channel tunnel controls its terminals at both ends, the ferry companies do not. Ferry operators would like to rectify this situation because it would enable them to provide a much higher quality of service on cross-Channel routes."

Government plans to pri-

vatise the trust ports, the 100 or so public sector coastal facilities that are responsible for handling more than a third of Britain's sea-borne exports and imports, were unveiled in the Queen's Speech in November. The government wants to privatise those trust ports with an annual turnover in excess of £5 million. The proposed turnover threshold catches about 14 trust ports, including Dover.

In contrast to ports already in the private sector, the trust ports are subject to restrictions on the use of their assets base to borrow money to finance redevelopment schemes such as industrial, leisure, and retail projects, because their assets belong to the state. The ports bill is designed to wipe away such obstacles, enabling them to attract private capital.



Dunlop: aiming to provide higher quality service

In addition, the government has also incorporated so-called "reserve powers" into the trust ports privatisation bill, enabling ministers to coerce those ports above the £5 million threshold into the private sector if they fail to go voluntarily within two years of the bill becoming law.

Jonathan Sloggett, the managing director of Dover harbour board, said that although more than £100 million had been invested in new and modernised piers, berths, buildings, roads, and car parks over the past decade, it would be difficult to put a price on the value of the port. Mr Sloggett was, however, sceptical of the private sector's enthusiasm for acquiring the port of Dover because of the commercial uncertainty expected to accompany the opening of the Channel tunnel.

"We expect the tunnel to attract a significant proportion of the cross-Channel traffic, particularly the foot passengers," he said.

"There remains great uncertainty about whether there will be a stable competitive relationship between Euro-tunnel and the ferry companies or whether it will be unstable competitive relationship, including a price war. Until that question is answered our main concern is the Channel tunnel, not privatisation."



Vision of the past: a visitor to the exhibition encounters tyrannosaurus rex

Museum foresees lucrative future for dinosaur era

By SIMON TAIT

THE Natural History Museum is relying on a collection of dinosaurs for help in creating a brighter future. It hopes to capitalise on the success of an exhibition featuring 12ft robotic models of the beasts, earning hundreds of thousands of pounds by renting them out.

The Return of the Living Dinosaurs exhibition opened in June and should have closed on February 25, but the museum says that public demand has led to an extension until the end of May.

Visitors to the museum, in Kensington, London, had been steadily declining in number since admission charges were introduced in 1987, but last year there was a 5 per cent rise to 1.6 million, in spite of an increased charge and fewer tourists. The museum credits the dinosaurs, which will have been seen by more than a million people by the time the exhibition closes.

The museum has formed a partnership with the robot makers, Kokoro of Tokyo, to sell the exhibition. The museum hopes to sign contracts soon for two British venues and a 12-site tour of Spain. Audrey O'Connell, Kokoro's European representative, hopes that discussions with potential clients in Holland, Italy and Portugal will result in more tours.

Paul Hackwell, the museum's head of finance, said: "This is so much of an experiment that we dare not think of the possibilities, but they could be very exciting."

He said that a visitor survey had shown that 96 per cent of visitors wanted to see the dinosaurs again.

Scientists and the public have appreciated the authenticity of the robots and children have tried to feed buns to the monsters. The robots are safe, powered by compressed air rather than electricity, and are more reliable than previous attempts.

Their accuracy has been supervised by one of the world's leading palaeontologists, Jack Horner of Montana state university and the Museum of the Rockies.

The exhibition has been quite cheap to mount and the museum has incorporated a dinosaur shop selling books and souvenirs, which is expected to gross £400,000.

50 surplus schools to close or merge

By JOHN O'LEARY
HIGHER EDUCATION
CORRESPONDENT

MORE than 20 schools in Sheffield would close and another 32 would merge under a rationalisation plan to shed 3,000 surplus school places. The proposals will be put to a special meeting of city's education authority on Tuesday.

The authority launched a review of its school provision last year because of concern about the impact of the national curriculum on first and middle schools, the effects of local management on small schools and the high level of spare classroom capacity. The plan is partly designed to accommodate a new system of primary schools.

Sheffield will lose up to four secondary schools, 16 primaries and possibly some nursery schools by September 1992 if the proposals are accepted. A consultation exercise, involving every school in the city, will take place in time for statutory notices to be issued by July.

Anne Muller, the acting chief education officer who drew up the proposals, said: "Our concern must be to ensure that all our schools can deliver the quality and standards of education the people of Sheffield deserve - and to do that they must be able to command the resources they need." No decisions would be taken until consultation was complete.

Polys run up £8m in debt

Three polytechnics and 22 higher education colleges registered deficits in their first year of independent operation, a review of the sector's finances showed yesterday. Two more institutions expect to be in the same position this year.

The debts, which amounted to £8 million by last April, are insignificant in relation to the sector's total funds of £1,797 million. With one unnamed college £1.5 million in deficit, however, the review demonstrates that individual financial difficulties are not confined to the universities.

A dispute over the income from overseas students dating back to the institutions' transfer from local authority control is partly responsible for the deficits at Hatfield, Kingston and Middlesex polytechnics. Financial problems are more widespread in the colleges, more than a third of which finished 1989-90 in deficit.

The Polytechnics and Colleges Funding Council said last night that the deficits were of a manageable size and none had been unexpected.

Cheltenham rebels confident of winning secret poll

By PETER VICTOR

UP TO 1,000 members of the Tory faithful are expected to file into Cheltenham town hall at 3pm tomorrow to decide once and for all whether John Taylor, black barrister and would-be MP, is their democratically selected prospective parliamentary candidate.

The dispute over Mr Taylor's selection was led by eight opponents and seven supporters. The eight gathered 139 signatures on a petition expressing opposition to Mr Taylor, forcing Cheltenham Conservative association to convene tomorrow's meeting. The seven, in response, obtained hundreds of signatures backing him. Both factions will be marshalling their forces today.

Weather permitting, nearly a quarter of the association membership is due to attend. The only item on the agenda will be whether Mr Taylor's selection last December broke party rules. The eight, under the leadership of Bob Williams, a Cheltenham businessman, say that the selection should be declared void, suggesting that association members were given no choice of candidate. Confusion at the selection meeting had led to many people voting for Mr Taylor when they meant to vote against.

Mr Williams said yesterday that he expected the vote to be close. "We haven't had access to the membership records that Tories for Taylor have been given. I think there'll be 500 each side."

He said that many members have been intimidated by the show of hands at the original selection meeting and tomorrow's secret ballot would let them show their true colours. He was by no means certain of victory, however. "We're as ready as we'll ever be," he said.

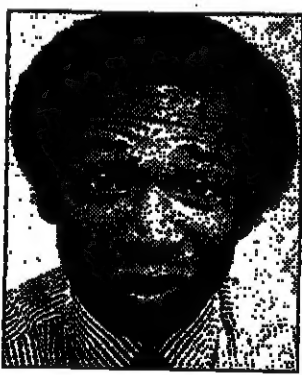
Already the anti-Taylor rebels are complaining that

they are to be the victims of a purge if the local party leadership gets its way and Mr Taylor is endorsed.

Mr Williams was shaken this week at the annual meeting of his local branch of the association. He was co-opted onto the branch committee last November. On Tuesday he was voted off. "They've now announced that they've booted me off because I didn't toe the party line," Mr Williams said. "If we lose the vote on Sunday, they will do their best to expel the rebel eight. We've done nothing wrong - we just wanted a choice of candidate. The Tory party is supposed to be a democracy. It's more like the bloody Labour party these days."

Monica Drinkwater, the association's chairman, said yesterday that she thought tomorrow's vote would go two-to-one in Mr Taylor's favour, silencing the rebels once and for all.

Mr Taylor also was confident. He has bought a house in Cheltenham and believes he has done all he can to gain constituents' support. "I've done a lot of work and people have responded to me in a tremendously positive way," he said. "I am confident because of that response."



Taylor: "Tremendously positive response"

Children's freedom curbed by parents' fear of dangers

CHILDREN today enjoy less freedom than their parents and grandparents did because of fears that they might be molested or hit by a car, a survey suggests.

The study found that only 9 per cent of seven and eight-year-olds went to school unaccompanied in 1990 compared with 80 per cent in 1971. Although most children now own bicycles, few are allowed to ride them on public roads.

The survey for the Policy Studies Institute, an independent research organisation, also found that the increase in parents' use of

cars to transport children added to congestion and danger on the roads. The report said that in Germany more than half the seven-year-olds and four-fifths of eight-year-olds went to school unaccompanied.

German seven-year-olds were eight times more likely than British children to be allowed to cross roads alone but the death rate in the two countries was almost identical. In Britain, only 2 per cent of children aged seven to 11 and a quarter of those aged between 11 and 15 were allowed out alone at night.

On average, parents of junior school children made 23 journeys a week to escort them to and from school and for other purposes.

The findings were drawn from surveys in Islington, north London, Nottingham, Stevenage, Hertfordshire, Winchester, Hampshire, and Hook Norton and Chipping Norton in Oxfordshire. A similar survey was carried out in five areas of Germany.

One False Move... a Study of Children's Independent Mobility (BEPIC Ltd, 0800-262260, or bookshops, £8)

A POLAR BEAR ON TOP OF THE WORLD
AFTER A REFRESHING *Gordon's & Tonic.*

Fears mount for legal aid after £90m rise in costs

By FRANCES GIBB, LEGAL AFFAIRS CORRESPONDENT

LEGAL aid spending this year will be nearly £90 million more than forecast, bringing the gross cost of the scheme to more than £800 million, according to government expenditure plans to be published next week.

The breakdown of the figures, to be outlined in the annual report of the Lord Chancellor's department, will come as a blow to both branches of the profession negotiating with the govern-

ment for speedier payment for legal aid work. There were fears yesterday that the figures would mean further cuts, and that the legal aid scheme could become one of the first public spending victims of the Gulf war.

The figures come on top of tight Treasury control in the present round of legal aid pay talks between the profession and the government, in which the Bar and the Law Society have been offered 7 per cent from April 1. In the society's case, this is 0.5 per cent less than last year. Neither side has yet accepted the offer.

Nicholas Purnell, QC, chairman of the Criminal Bar Association, said: "The Treasury seems to be producing a stranglehold on the Lord Chancellor's department by raising the Gulf war."

According to the spending plans, the estimated outturn for 1990-1 for the Lord Chancellor's and the Law Officers' departments together is now £1,384 million, an increase of £117 million on the original estimate of £1,267 million.

The departmental report will show that £97 million of that £117 million will go on the Lord Chancellor's department. Legal aid accounts for 90 per cent of the £97 million.

The figures will add a new edge to negotiations over reforms to the legal aid scheme. Both sides of the profession are feeling bruised over the lack of response by officials to proposals for speedier payment under the "payment on account" scheme, by which lawyers can receive interim payments in long-running civil cases.

The Bar wants payment after three months, not 18 months as now, and for 75 per cent of the fee earned instead of just over half as now. Mr Purnell said: "This would particularly help the young barristers. We are not asking for more money here; just speedier payment of the money we are owed."

Instead, officials have renewed efforts to curb legal aid costs through a package of other measures. They have proposed extending the range of cases in the crown court for which lawyers would be paid by a standard or fixed fee according to the type of case, instead of the present hourly rate. Standard fees have been brought in for simpler crown court cases but there is concern about extending them to a wider range of cases.

Lord Mackay of Clashfern, the Lord Chancellor, is also proposing a new kind of performance-based "pay as you go" scheme, by which lawyers would be paid at certain points, when they had completed designated stages of a case. Payment would depend on "adequate performance against standard criteria of time and cost".

Russell Wallman, a Law Society official, said: "We are happy to look at the proposal for a pay-as-you-go system. But we don't see why progress towards that should be used as an excuse not to do anything about improving the present payment on account scheme this April."

Mr Patten said he was concerned that the bill had been misconstrued and said he hoped that campaigners would be "reassured" by the amendment.

Ministers to amend gay rights clause

By RICHARD FORD, POLITICAL CORRESPONDENT

THE government is to amend part of the criminal justice bill that has been criticised by gay rights campaigners as part of a gradual reclassification of homosexuality.

John Patten, minister at the Home Office, is to introduce amendments to the bill to make clear that the legislation was not intended to discriminate between homosexual and heterosexual offences.

Yesterday's announcement by Mr Patten divided gay activist groups. The Stonewall group welcomed the proposal, but Outrage said it feared the changes planned by the government would be merely "cosmetic".

The amendments will be to Clause 25 of the bill, which opponents claimed would lead to longer sentences for consenting homosexuals who became persistent offenders.

Mr Patten denied that the clause was aimed at increasing the penalties for consenting homosexual behaviour. In a letter to Robin Squire, Conservative MP for Hornchurch, he said: "The sentencing provisions of the bill have nothing to do with increasing the penalties for victimless homosexual offences, or indeed changing in any way the relative seriousness with which the law regards offences of a homosexual, as opposed to heterosexual, character. The bill creates no new sexual offences."

Mr Patten said he was concerned that the bill had been misconstrued and said he hoped that campaigners would be "reassured" by the amendment.

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Smiles of life: Tamara Rainey, making a good recovery from a second liver transplant, is held by her mother Marina at Addenbrooke's hospital, Cambridge.

Tamara, who had the 11-hour operation on her second birthday last Saturday, received a message of good wishes yesterday from the Duchess of York (John Shaw writes). In addition to hopes for a speedy recovery there was also a hand-drawn get well card from Princess Beatrice. They were among scores of good wishes at a belated party in a children's ward at the hospital.

Tamara's parents from north Belfast, nurses on the ward and members of the transplant team celebrated not only her birthday but also her remarkable recovery after the life-saving operation. She is now out of intensive care and "is really doing well, everything is looking good", the hospital said.

The child was becoming critically ill before she received the cut-down liver of a road accident victim.

Although Mr Waldegrave has agreed to the development of liver transplant services, after an increase in demand, he has rejected applications for an expansion in the heart transplant programme and for central funding for a range of new specialist services.

Allocations for supra-regional services — those covering a wider area than one NHS region — will rise from £60 million this year to £97 million next year to reflect changes under the NHS reforms. Mr Waldegrave disclosed, however, that specialist services will be protected from the full impact of an internal market until at least April 1992.

He said that the extra funding was partly because the health service had failed accurately to cost the services in the past. After more sophisticated costing, the management executive found that specialist services cost £76 million last year, £16 million more than allocated. In addition, health authorities had

Liver transplant centre to be opened in London

By JILL SHERMAN, SOCIAL SERVICES CORRESPONDENT

ANOTHER liver transplant centre is to open in London in April. William Waldegrave, the health secretary, announced yesterday. The centre, one of five nationally funded liver transplant units, will be based at the Royal Free hospital in Hampstead.

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usually made some financial contribution to local specialist services they used heavily.

The expansion in the liver transplant service comes after an acceleration in the number of operations performed over the past ten years, with success increasing and more organs becoming available. The health department said yesterday: "A further rise in central funding will be required in 1991-2 to provide for additional transplants and the follow-up of the expanding population of survivors."

Twenty-one transplants were carried out in 1982, rising to 241 in 1988 and 295 in 1989. The present designated centres are Addenbrooke's hospital, Cambridge, King's

College hospital, London, Queen Elizabeth hospital, Birmingham, and St James's university hospital, Leeds.

Mr Waldegrave rejected 14 applications from hospitals wishing to become designated heart transplant centres, including Guy's hospital in London. The health department said, however, that an attempt to expand the transplant service at the Royal Brompton and national heart hospital in London may attract central funding.

An extra £4 million will be spent developing the heart and liver transplant programme. Mr Waldegrave said: "These programmes are among the best in the world and are still expanding." A further £2 million will go towards treating primary bone tumours and for heart surgery on babies.

In total, £21.1 million will be allocated for heart transplantation, £14.7 million for liver transplantation, £21.3 million for neonatal and infant cardiac surgery and £5.1 million for primary bone tumours. Although £21.3 million will be allocated centrally for spinal injury units next financial year, the government has decided to withdraw central funding in future years, maintaining that they should become a regional rather than a central responsibility.

Waldegrave: praise for transplant programmes

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Girl patient attacked

Police were seeking a man who indecently assaulted a girl aged eight yesterday as she lay in a bed at Tyrone County hospital, in Omagh. Two nurses in the nursery heard noises from the children's ward at about 3am, and, as they went to investigate, a man fled the ward.

The local RUC commander, Supt Jack Doonan, said that the girl had not been injured. The intruder was described as 6ft tall, slim and dark-haired, and wore a green jacket and trousers. He is thought to have a mole or scar beside the left eye.

Smuggling trial

The prosecution yesterday ended its case against Patricia Cahill, aged 17, of Birmingham, on trial in Thailand accused of trying to smuggle heroin. She is expected to testify on March 8.

Singer fined

Freddie Garrity, aged 55, from the Sixties pop group, Freddie and the Dreamers, was yesterday banned from driving for 28 days and fined £150 for speeding at 80mph in a 40mph zone at Leeds.

Killer jailed

Darren Ditchburn, aged 23, of Guidepost, Northumberland, who beat his wife's lover to death in an hour-long attack, was jailed for seven years by Newcastle upon Tyne crown court yesterday after being found guilty of manslaughter.

Oldest pit shuts

Britain's oldest pit, Bagworth colliery, Leicestershire, shut yesterday after 176 years.

Death driver

Lee Price, aged 18, of Lambeth, south London, who killed a woman on a crossing, and claimed his car had been stolen, was given 18 months' youths custody by the Central Criminal Court for causing death by reckless driving and trying to pervert justice.

Lowry stolen

An L.S. Lowry drawing, *Skater*, valued at £2,500 has been stolen from Shaw's gallery, Manchester.

Citizenship fees

The cost of applying to become a British citizen is to rise from March 1. The registration fee will go up from £60 to £85, and the fee for naturalisation on grounds of marriage from £60 to £135.

Life sentence

Frank Turpin, aged 21, of Woolwich, southeast London, was jailed for life by the Central Criminal Court for murdering a Vietnamese student in a motorist dispute.

HUSAIN'S DILEMMA

Jordanians remain defiant despite US threat of aid cuts

From EDWARD GORMAN in AMMAN and RICHARD OWEN in JERUSALEM

AMERICA's decision to review its aid to Jordan, after a speech by King Hussein in which he strongly criticised the Gulf war, is not expected to prompt a change in Amman's policy on the conflict.

The Bush administration announced a review of military and economic assistance to Jordan after the king told his people in a television broadcast on Wednesday night that the war was a crime committed against all Arabs and Muslims.

In making another impassioned plea for a ceasefire, King Hussein significantly stepped up his criticism of the allied coalition against Iraq. He accused the allies of having deliberately sought war, of

having never given peace a chance, and of carrying out nothing short of the wholesale destruction of Iraqi civilisation and its people, actions which had taken them beyond the scope of United Nations resolutions on forcing Baghdad's forces out of Kuwait.

The king's speech heightened Israel's anxiety over Amman's support for Iraq in the war, and this worry was increased further yesterday when three infiltrators from Jordan attacked an Israeli army bus near the town of Eilat. The ambush was bungled and the gunmen were later all shot dead.

The attackers first threw a grenade, which failed to explode, then opened fire,

slightly wounding four soldiers on the bus. The infiltrators escaped but were caught shortly after at a road-block. They were killed in an exchange of fire with an Israeli patrol in which there were no Israeli casualties.

A police spokesman described the attempt at infiltration as a suicide attack which was apparently undertaken by Islamic fundamentalists.

The incident, in the Jordan Valley on the road between Jericho and the Red Sea, has added to Israeli concern that King Hussein is losing control and may be fomenting Palestinian and Islamic fundamentalist feeling against Israel. One Israeli official said of King Hussein's speech: "He is playing with fire."

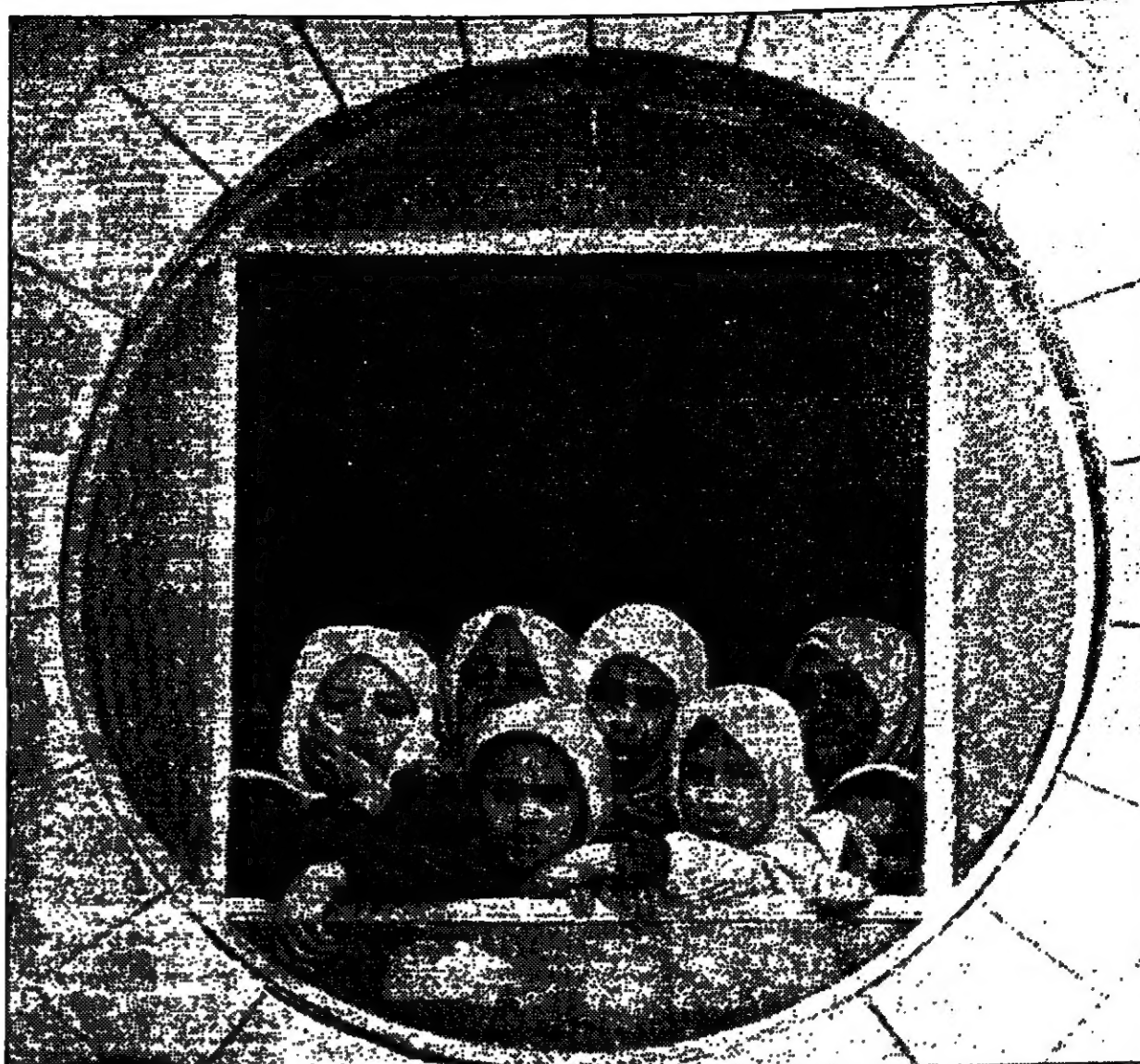
It is widely assumed that Israel will use Jordanian air space if it retaliates for Iraqi Scud missile attacks on its territory. Rehavam Zeevi, the controversial right-winger who joined the Israeli cabinet this week as a minister without portfolio, warned Jordan to "sit quietly" if Israel did attack Iraq. He said that if Amman were to intervene, it would "taste the flavour of the Israeli armed forces".

In his speech, King Hussein gave a warning of what he claimed were plans by foreign powers to use the war as an opportunity to reassert their influence in the Middle East, and to create a new order in which Israel would be the main beneficiary. The Arabs, especially the Palestinians, would be the losers.

Reaction in Amman yesterday to America's decision to review its aid policy suggested that the king will not be deflected from what is regarded as his consistent policy: that war could have been avoided and that it should be stopped at the earliest opportunity. Waleed Tash, a former Jordanian foreign affairs secretary-general, described the aid review, affecting about \$80 million (£40 million) in the 1992 fiscal year, as part of a continuing process of punishment for Amman which reflects Washington's inability to understand the king's position.

"I don't think our policy will change," Mr Tash declared. "Our policy has been clear from the first day of the crisis and history will show it was a sound one."

The aid review comes hard on the heels of the row between the allies and Amman over Jordan's continuing imports of Iraqi oil and the loss of at least eight Jordanian lorry drivers caught in allied bombing raids on the road from Baghdad.



A room with a view: Islamic women and girls watching a demonstration of the Muslim Brotherhood in Amman yesterday. Several hundred members marched in support of President Saddam Hussein.

POSTWAR SECURITY

Bonn and London try different tactics

From IAN MURRAY in BONN

BRITAIN is now seeking to link with Germany to design a Middle East security system, to build confidence and encourage disarmament.

While the European Community argues about the theory of political union, Britain is concerned that there is still no cohesive future policy among members on how to confront the realities of the Gulf war. Britain is trying to take a lead in this, helping to forge a common EC policy and act as a link with America.

There is too little co-ordination at present. Douglas Hurd, the foreign secretary, and Hans-Dietrich Genscher, his German counterpart, are making separate trips to Arab capitals over the next few days with different aims. Britain wants to open discussions on the postwar period. Germany seems more anxious to repair its own image in the Arab world. Mr Hurd will discuss the progress of the war and its aftermath with the emir of Kuwait in Saudi Arabia today.

He flew to Cairo yesterday for talks with President Mubarak of Egypt and other members of the Egyptian government and will then fly on to Riyadh. On his way back to London, he is scheduled to meet Gianni De Michelis, the Italian foreign minister.

Another important difference between German and British postwar attitudes is on the need for financial help. Britain argues that what is needed is agreement by the



Hurd: discussions on the progress of war rich Arab nations such as Saudi Arabia to help poor ones such as Egypt. Germany is talking of a Marshall Plan for the Middle East, involving large cash and material transfers.

Herr Genscher is visiting Damascus, Cairo and Amman where there has been strong criticism of the fact that Germany has agreed to supply Israel with weapons, including "sniffer" tanks for chemical warfare defence and two U-boats. Ministerial aides said yesterday that Herr Genscher would defend the decision to deliver these weapons on the ground that Germany had a special responsibility for Israel's existence.

However, these German additions to Israel's arsenal, made without consulting other members of the anti-Iraqi coalition, will complicate negotiations for a comprehensive peace settlement.

DIPLOMACY

UN chief changes his tone

From JAMES BONE in NEW YORK

UNITED Nations officials fear that, if the Gulf war drags on, the organisation will be blamed in the Muslim world for the large-scale loss of life. With a speedy end to the conflict in doubt, Javier Pérez de Cuellar, the UN secretary-general, has begun to distance himself from the allied offensive to head off such criticism.

In the opening days of the military campaign to liberate Kuwait, he said that Iraq must "capitulate" and that he would co-operate with any attempt to hold war crimes trials. His comments provoked a furious response from Iraq. Tariq Aziz, the foreign minister, sent two letters blaming the secretary-general for the bombing of Iraq.

Soon after the first letter was sent, Señor Pérez de Cuellar changed the tone of his public remarks. He told the BBC World Service that "this is not a UN war" and the security council had merely endorsed the right of Kuwait's allies to come to its assistance.

Since then he has written to Mr Aziz, repeating that he seeks "not surrender but the most honourable way of resolving a crisis".

MILITARY STRATEGY

Allies ponder logistics of mass Iraqi surrender

By MICHAEL EVANS, DEFENCE CORRESPONDENT

ALLIED commanders have a difficult problem to resolve before the ground war begins: if large numbers of the Iraqi frontline forces decide to give up, despite orders from Baghdad to fight to the last man, how will they be able to do so, and how will the allies deal with so large a surrender?

These questions have become important because of what seems to be one of the underlying aims of the allied bombing campaign. Allied commanders must be hoping that the bombing will destroy whatever loyalty the regular forces have towards President Saddam Hussein.

At some point the Iraqi soldiers' hatred of the allies and their bombers, and their yearning for revenge, could turn towards their own leader. One Iraqi deserter was quoted as saying that all the allies needed to do was kill Saddam and the war would come to an end.

That turning point in Iraqi morale, if it is a real possibility, could come within the next week or so. On Thursday, Lieutenant-General Sir Peter de la Billière, the British commander in the Gulf, said the Iraqi ground forces were about to experience a concen-

tration of bombing beyond anything they had suffered so far. Tom King, the defence secretary, repeated that warning yesterday. Bombardment by hundreds of aircraft is certain to affect the fighting spirit of the weaker Iraqi divisions.

None of the regular divisions in southern Kuwait can be compared with the toughness and professionalism of the Republican Guard. Yet among them there are competent units which are expected to stand their ground. But other divisions, formed in haste by Saddam from Iraq's army reserves, could decide they have had enough and seek to surrender. Allied bombing during the next week will have to take this possibility into account.

The surrender of a whole division would have to involve the collusion, if not the incitement, of the divisional commanders. This cannot be ruled out. The loyalty of the senior Iraqi commanders in Kuwait is unknown. The odd Iraqi citizen in Baghdad has been seen shouting defiant devotion to Saddam in front of Western television cameras. Journalists have also detected a growing anti-West-

ern feeling in the Iraqi capital and elsewhere. However, almost nothing is known about the Iraqi regular commanders in the theatre of operations. Their loyalty to Saddam has been taken for granted. But they and their men must be growing angry at the failure of their air force to provide any air cover.

If they know about the departure of more than 140 aircraft to Iran - recent deserters have said they listen to the BBC World Service, so they probably do - they must be wondering what is going on. Perhaps they are asking whether any Iraqi aircraft will be left to engage allied bombers once the ground war starts.

The suspected doubts of some Iraqi air commanders about the occupation of Kuwait and the prospects of a ground war could be shared by their army counterparts. But if army commanders decide that neither Kuwait nor Saddam is worth dying for, it would invite slaughter for troops to emerge from their bunkers during this phase of the bombing campaign.

This is why the bombardment of the frontline ground forces will have to vary in intensity. If Iraqi soldiers were to wait for a lull in the bombing, they might find it possible to surrender.

The surrender of all the Iraqi forces after an allied victory in Kuwait raises even more difficult questions. Assuming that Saddam does not withdraw his troops before the ground war begins, or soon after it has started, victory for the allies would necessitate a complex disarming process.

Provided allied forces have succeeded in encircling the Iraqi troops, it should be possible to prevent the return to Iraq of any of the tanks and heavy weaponry which have dramatically changed the landscape of Kuwait. If this is practical, the aftermath of the war promises to be as difficult in terms of military management as the diplomatic and political challenge facing the coalition governments.

Enquiry into deaths of agents

Washington - The Senate intelligence committee is to investigate claims that information shared between America and Syria in the course of cementing the alliance against President Saddam Hussein may have led to the deaths of Western undercover agents inside a Syrian-based terror group (Peter Siothard writes).

The deaths of the agents, which occurred in November soon after President Bush held talks in Switzerland with President Assad of Syria, have been kept a close secret. The White House has refused to comment but Senator David Boren, Chairman of the Senate intelligence committee, told *The New York Times* that if the connection between the deaths and the diplomatic accord were true "it would represent a tragic and indefensible compromise of our intelligence resources and a breach of faith with those who have risked their lives on our behalf".

The agents were reportedly Palestinians who had joined one of Syria's many terror groups on behalf of either the Israeli intelligence service, Mossad, or other Western intelligence forces.

Palestinian aid

Brussels - The European Community has announced that it is sending more food to Palestinians in the occupied territories. The move - bringing the total value of aid given over the past three weeks to £22 million - follows shortages caused by the Gulf war curfew in the West Bank and Gaza. The European Commission is also wrestling with a plea by foreign ministers for larger-scale aid.

Lebanese dig in

Jbea, southern Lebanon - Lebanese troops have begun consolidating positions and patrolling right at the edge of Israeli lines in southern Lebanon one day after Palestinian and Lebanese Muslim guerrillas gave up all of their military bases southeast of Sidon without firing a single shot.

Error on slick

London - Fears that the world's largest desalination plant is in imminent danger from a huge oil slick in the Gulf may have been greatly exaggerated. Lieutenant-Commander Paul Milligan of the US Coast Guard said aerial photographs showed that the leading edge of the slick, the smaller of two, is 40 to 60 miles from the town rather than the 10 miles and "closing fast" estimated by the Saudis.

Hassan resists

Rabat - King Hassan of Morocco is resisting mounting pressure to bring home the 1,300 troops he contributed to the multinational forces in Saudi Arabia in August, by saying they are there to protect the kingdom and not to attack Iraq. The king, who celebrates 30 years on the throne next month, was forced to give his approval last Sunday to an unprecedented pro-Iraqi march. (Reuters)

Turkish blast

Istanbul - A bomb exploded in the garden of the headquarters of Nato's Sixth Allied Tactical Air Force in Izmir, shattering windows but causing no injuries. An extremist group, Dev-Sol (the Revolutionary Left) said it carried out the attack in protest against the Gulf war. Dev-Sol also claimed responsibility for the murder on Thursday of an American working at the Incirlik airbase. (Reuters)

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CCF will route aircraft through one-way 'tunnels in the sky', and because it uses more sophisticated equipment and smoothes the controllers' workload by reducing the need for co-ordination, more aircraft will be handled while maintaining safety standards.

CCF Stage 1, a new Operations Room at the London Centre which manages air traffic going to and from London's major airports, has just gone operational.

This is just part of the CAA's £760 million programme to make sure that the capacity to handle air travellers goes only one way.

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WAR IN THE GULF: DAY 23	
ALLIED FORCES Douglas Hurd, foreign secretary, arrived in Cairo for talks with Egyptian leaders. Richard Cheney, US defence secretary, and General Colin Powell, chairman of US joint chiefs of staff, arrived in Saudi Arabia to discuss strategy.	facilities were "severely damaged". A further 13 Iraqi planes have flown to Iran, taking total to 147, the US said. Allies have destroyed more than 600 Iraqi tanks and 35 Iraqi planes have been shot down. Royal Navy helicopter destroyed Iraqi gunboat off Kuwait.
LOSSES: Thirty allied troops have been killed in action including 12 Americans and 18 Saudis. Twenty-two Americans are listed as non-combat deaths. Allies have listed 43 missing in action, including 25 Americans, eight British and one Italian and 12 prisoners of war, two British. Allies have lost 27 planes, 21 in combat - 14 American, five British, one Kuwaiti and one Italian.	IRAQI FORCES CLAIMS: Iraq says it shot down three allied planes in 92 raids on its territory in the past 24 hours. It asked the UN to send a mission to determine whether a bombed Iraqi factory produced children's milk or bacteriological weapons, as the US claims.
CLAIMS: Tom King, the defence secretary, said Iraq's "battle-winning equipment" were reduced by 15-20 per cent. Iraqi ground forces would be quickly and systematically destroyed as the allies stepped up their aerial bombardment. Iraq's nuclear research and production had been almost totally destroyed, while chemical and biological	ALLIED WAR AIMS UN Security Council resolution 678 authorises Kuwait's allies to "use all necessary means" to uphold previous resolutions calling for the complete and unconditional withdrawal of Iraqi forces from Kuwait and its government's restoration. It also calls on the nations assisting Kuwait "to restore international peace and security in the area".

Days of destruction, frustration and kindness under siege

Thursday, January 31 The border town of Rutba is not the sort of place to which a visitor would gladly return. The dust and square of the concrete shops and houses set in the flat, inhospitable landscape have combined to make it one of the least attractive towns in Iraq. However, it was impossible to suppress a sense of relief when our car containing four Iraqi soldiers and one British journalist finally arrived at the first army checkpoint there.

The thought of how an Iraqi journalist hitch-hiking a lift with four British soldiers outside Aldershot might feel offered no comfort as the local head of the secret police was summoned from his billet. The problem was how to deal with a foreigner found stranded by the side of the road the Pentagon calls "Scud Alley", who claimed to have just a car accident on his way to Baghdad, but who looked suspiciously like a shot-down pilot with an unbelievable story.

It is a sad irony that Iraqis generally like Westerners and treat them with courtesy and hospitality. The four soldiers did not flinch when they were told to drive 500 miles out of their way and

deliver me safely to Baghdad. Friday If the standards at the al-Rasheed Hotel, Iraq's premier five-star establishment, are any measure of the collapse of the country's ability to function, Iraq is in more trouble than most people suspect. The once extensive menu has been reduced to a set meal of dubious-looking meat and vegetables, a sorry salad and for dessert a biscuit covered in chocolate sauce, all for £45 with a bottle of local beer for £15.

However, the problem of food shortages is small compared with the ordeal of washing. Although the al-Rasheed has succeeded in organising one hour a day of running water, all of it is ice-cold. Brushing teeth is a new-found luxury and shaving an unpleasant but rewarding experience, but having a bath is torture.

Saturday The Iraqis seem finally to have mastered the careful manipulation of the press through a system of censorship and control which leaves journalists virtually unable to get the full picture of what is going on in the country. Coaches wait like commuter buses every morning outside the hotel for the daily "civilian destruction" trips which take journalists to all

The atmosphere in Baghdad is something akin to that of London during the Blitz, Richard Beeston, now in Amman, writes after a nine-day visit to Iraq. His war diary shows the Iraqis to be a resolute people, but discontent is growing



areas of the country in search of demolished houses and witnesses with tales of wanton killing by the allies.

Although these stories do make up an important part of the coverage of the war, journalists are unable to address the key questions of what is going on in the minds of the Iraqi leadership, and the capability of the armed forces.

Today we visit the town of Diwaniyah, where civilian targets such as the markets, offices and houses have been flattened. What we are not allowed to report, however, are the increasingly regular sightings along the route of squadrons of tanks and armoured personnel carriers and ammunition dumps camouflaged in palm groves, frequently located next to farms and villages.

Sunday From the time a report is

written it is a three-hour operation to send it back to London. The first and most arduous task is to have it read by the censor who, for English-speaking journalists, is the large and affable Saddam Al-Jabari, a British-trained official from the Ministry of Information, whose normally cheerful composure turns distinctly sour when he begins reading my reports.

Instead of cutting the articles, he generally tries to make helpful suggestions on how the wording could be altered to remove or disguise criticisms of the regime, references to the Iraqi military and pejorative adjectives which might reflect badly on the country, such as a description of the hotel as "smelly". Journalists quickly develop means of circumventing the system. Among the favoured techniques are putting particularly

offensive decoy paragraphs in reports, which will undoubtedly be deleted, in the hope of saving less contentious passages.

Monday For the first time we are permitted to leave in small groups to tour the city and discover that in spite of the hardships the Iraqi people are proving to be a resolute race. The city is dotted with landmarks of destruction and an eerie black cloud hangs over the capital from tyres burning at strategic locations, which the Iraqis believe will confuse allied reconnaissance and make targets harder to hit. There is some of the atmosphere of London during the Blitz but, in whispered interviews with a number of dissatisfied Iraqis, it becomes obvious that civilian discontent is growing.

Tuesday Although there is no communication with the outside world, a number of news organisations have brought in satellite telephones, set up in the hotel grounds where correspondents can dictate their stories under the supervision of Iraqi officials. Queues of journalists wait their turn. Arguments can break out simultaneously in a variety of languages between British, Algerian, Turkish and Austrian

reporters. The competition has little to do with deadlines, because Iraq is three hours ahead of GMT. Instead, as night falls, the problem is to dictate one's report before the evening air raid begins.

Wednesday No Iraqi in his right mind would want to head south unless he has a compelling reason. When we reach the city of Kut, we find the bridge linking the two halves of the city has been destroyed by the allies. We have to make an 80-mile detour past an air base whose reinforced concrete hangars have received direct hits despite the presence of several batteries of surface-to-air missiles.

Our destination is further south, the city of Nassariya, where the air bombardment is so frequent that civil defence does not even bother to warn the population with air raid sirens. A military convoy on the outskirts of the city has been shot up minutes before our arrival. Most of the casualties appear to have been civilians caught among military vehicles. Elsewhere, houses, pedestrians and civilian motorists have been hit by air strikes intended to knock out bridges and other strategic sites. Thursday For those of us leaving the following day, the last

dinner in Baghdad is like sitting in the restaurant of the Titanic knowing we have places reserved in the lifeboats. The Iraqi officials, many of whom have become close friends, make pleas for batteries, torches and provisions that we will leave behind. Most, however, just want to know what is happening beyond the sealed borders of their country.

Friday The wake-up knock at 4am is followed within seconds by the sound of a heavy bombardment on the western outskirts of the city, marked by the tracer of anti-aircraft fire and the white flashes of bomb explosions. This inauspicious start to our journey is made worse when our driver loses his way in Baghdad. He regains our confidence later when he manages to find a bridge over the Euphrates that is still intact.

Sun rises at seven over a dirty black cloud from the fire at the fuel storage tanks in the town of Ramadi. Apart from a steady stream of military vehicles, the odd refugee bus and the luckless Jordanian tanker drivers, there is little traffic on the road to Jordan. Remains of destroyed vehicles, most of them military, litter the roadside.

MILITARY BRIEFING

King says allies have knocked out a fifth of Iraq's key equipment

By MICHAEL EVANS, DEFENCE CORRESPONDENT

AS MUCH as 20 per cent of Iraq's "battle-winning equipment" has been wiped out by allied bombers, Tom King, the defence secretary, said yesterday. Six hundred of the 4,200 Iraqi tanks in the theatre of operations had been destroyed, he said.

Mr King, who has previously been reluctant to give percentage figures for bomb damage, gave a detailed breakdown of the disruption of Iraq's military infrastructure. He spoke as Richard Cheney, his American counterpart, and General Colin Powell, chairman of the US joint chiefs of staff, arrived in Saudi Arabia to be briefed on the timing of an allied land campaign.

Mr King said the new phase of bombing, concentrating on Iraqi ground forces in Kuwait, would see the present figure of 15 to 20 per cent of destroyed equipment move rapidly up. One of the eight Republican Guard divisions in Kuwait had lost half of its fighting

capability, making it impossible for it to operate effectively. Of the 500 top-grade Iraqi aircraft, more than a hundred had flown to Iran. Another 100 had been destroyed in the air or on the ground, and 60 had been trapped in their hardened shelters. About only 240 remained, some of which were not serviceable. Others had been towed off airfields and hidden in villages.

Mr King told a news conference in London that Iraq's nuclear research and production capability had been almost totally destroyed and that its chemical and biological weapons research had been severely damaged and stocks substantially cut.

Half of Iraq's oil-refining capacity had been destroyed, he said, and the national grid was "broken". Transport feeder routes to Kuwait had been halved, internal and international telecommunications had been severely damaged,

and water supplies were limited because of lack of power, he added.

Mr King, who will visit Washington next week with Marshal of the Royal Air Force Sir David Cragg, chief of the defence staff, to be briefed on the timing of the land war, also announced that another half squadron of Buccaneers was being sent to Saudi Arabia to help with precision bombing by RAF Tornado GR1s.

He said that the growing allied awareness of the size of Iraq's military infrastructure confirmed "the reality of why this is a necessary conflict". Some of Iraq's airfields were almost three times the size of Heathrow airport. The Samarra chemical plant, near Baghdad, covered 30 square miles, and one of the country's many ammunition sites covered a similar area and had 1,000 individual bunkers.

Mr Cheney, speaking at Shannon in the Irish Republic on his way to the Gulf, appeared yesterday to be trying to cool speculation that President Bush might soon order a ground offensive because of unrest in Muslim states over the devastation inflicted by three weeks of bombing of Iraq. He said the views of Western and Arab coalition allies would be considered, but the military equation would take precedence in deciding how to force President Saddam Hussein out of Kuwait.

Keeping American casualties low would take top priority in deciding when to launch a ground offensive. "That has to be the number one priority, and it will figure very prominently in the recommendations we make to the president," Mr Cheney said.

American aircraft yesterday destroyed a Scud launcher in southern Iraq after a missile was fired at Riyadh, the Saudi capital. The Scud itself was destroyed by an American Patriot missile. Other aircraft attacked and damaged three Scud launchers in western Iraq, from which missiles have been fired over Jordan into Israel.

A Royal Navy helicopter destroyed an Iraqi gunboat off Kuwait. US marines also fired artillery at suspected Iraqi positions in Kuwait in the first ground fighting along the Saudi-Kuwait border for four days.

The commander of Saudi forces in the Gulf said yesterday that Saddam had set up an execution battalion to stop desertions among his troops in occupied Kuwait. Lieutenant-General Khalid bin Sultan, quoting Iraqi deserters who had escaped across the Saudi Arabian border, said that most Iraqi troops wanted to desert but were afraid of trying.

"There is what they call an execution battalion which they have between the Kuwaiti and Iraqi borders," he said.

Letters, page 11



Action replay: a pilot of the Royal Kuwait Airforce recounting the details of a successful dog fight with an Iraqi plane during a bombing raid over their homeland

FRONT LINE

Coalition prepares to give PoWs four-star treatment

From CHRISTOPHER WALKER NEAR THE SAUDI-KUWAIT BORDER

AS RICHARD Cheney, the American defence secretary, and General Colin Powell, chairman of the joint chiefs of staff, arrived in Saudi Arabia yesterday for briefings on the timing of a land offensive, allied men and equipment — including facilities for holding up to 100,000 Iraqi prisoners of war — were still being rushed through swirling sandstorms to the front.

Among the thousands of artillery shells, tanks, bridge building equipment and medical supplies in the stream of convoys were requisitioned civilian buses which will be used to ferry the expected flood of PoWs back to rear lines and vast quantities of razor-sharp concertina wire which will be used to surround the camps where they will be first held.

Scores of heavy trucks carrying the depleted United States combat rations, the Meals Ready to Eat,

were also in the convoys heading north to provide immediate sustenance to Iraqis willing to lay down their arms. Many are known to be poorly fed. US Marines close to the border have also been stockpiling tons of rice and beans.

A genuine effort appears to be underway to provide defecting and captured Iraqis with four-star treatment. Allied forces said yesterday they would attempt to distribute gas masks to all Iraqi soldiers captured to protect them against their own poisonous weapons. Many frontline Iraqi troops are understood to be carrying their own masks and will be allowed to keep them when taken captive. Others, particularly reservists, are more sparsely equipped and would be found protective gear, said Captain David Beggs, assistant logistics chief with the Second Brigade of the crack US 82nd Airborne Division.

Much allied effort has been put into the reception being prepared for the PoWs, who are expected to start arriving in large numbers once ways have been cut off their mine fields that now cut off their forward positions in Kuwait from Saudi territory. "Psychologically and militarily, the arrival of large numbers will be a great plus for us," an American officer said. "We are set on treating our prisoners nicely," said Staff Sergeant Mark Granas, a military police squad leader from Oregon. "They will be getting treated better with us than where they are now in terms of food and medical care."

As of last night, 936 PoWs were acknowledged by the Saudis to be in allied custody. Western sources said that many had provided useful intelligence about both the organisation of Iraqi defences in

Kuwait and the poor morale of many of the troops based there. Colonel John Easton, commanding officer of the civil affairs unit of the US Second Marine Division, said that many of Iraq's frontline troops appeared to be draftees, many of whom had only just returned home from fighting the eight-year war with Iran when they were ordered to Kuwait.

The PoWs have reported that the unending allied bombing attacks and scarcity of food along Iraqi front lines have begun taking their toll on morale and discipline. But Colonel Easton said it was not yet known how representative disaffected troops, described by the Saudis as "military refugees", were of the Iraqi army.

Marine commanders were heartened this week when six Iraqis risked their lives in a Land-Rover to drive through extensive defensive berms and surrender. Two were officers, taken as an indication that disaffection was spreading up through Iraqi ranks. "I think that the reason we do not have more PoWs is because the war has not come this far south and we have not gone that far north," said Colonel Easton, aged 47, from Virginia. "I expect that situation to change."

Among American forces on the ground, enthusiasm to get on with a land assault is apparent at every turn. "I would like to tell the two of them to get on with it and get it over with," said Staff Sergeant Charles Skanda, a US combat engineer, regarding the talks in Riyadh between the US top brass and Richard Cheney, the defence secretary and General Colin Powell, chairman of the joint chiefs of staff. A final decision on dates will be taken by President Bush.

WEST BANK

Curfews add to misery of missile attacks

From RICHARD OWEN IN DEIR QUADIS, OCCUPIED WEST BANK

FROM Arab villages high on the hills of the West Bank you can see the tower blocks of Tel Aviv on the distant Israeli coastline. These Palestinian villages, near the "green line", are where Iraqi missiles land when they fall short.

But the Palestinians feel as much, if not more, bitterness about the curfews they have endured for the past three weeks as they do about the missiles. "On the one hand we are persecuted by the Israelis, and on the other we may be killed by missiles from Saddam, whom we hoped would give us free Palestine," one villager said. "We are always the losers, always caught in the middle."

On Tuesday the Israeli authorities began lifting the curfews during daylight hours in parts of the occupied territories, including Hebron, Kalkiya, Bethlehem and rural areas of Gaza. During the strict curfews, Palestinians have been allowed out occasionally to buy food and medicine. Permits are obtained from the Israeli authorities by village elders.

Israeli life has returned to normal despite the continuing risk of attacks, because, according to General Nachman Shai, the Israeli army spokesman, "you cannot keep people indoors forever". But Palestinians are being confined to their homes, General Shai says, because pre-Israeli feeling in the territories could give rise to disruptive demonstrations, because Palestinians may follow orders "from outside" and commit acts of terrorism; and because Israelis, incensed that Palestinians have cheered Iraqi missiles on their way to Tel Aviv, may take revenge by attacking Arabs.

Shmuel Goren, the senior Israeli official in the occupied territories, acknowledged that Palestinians were under "very heavy pressure". He said he hoped Palestinians would realise that their support for President Saddam Hussein had "brought them nothing". Palestinians, however, see no "linkage" between their support for Saddam and suspicions about their behaviour inside Israel. "I have six children and I need to work to feed them," said Ibrahim, a building worker. Ibrahim's children, barefoot or in sandals, watched timidly from the house. "If I go to earn money, it is likely I would start stabbing Jews on the street."

The curfews are also damaging Israel's economy, which is deprived of the Arab workers who normally pick the fruit and vegetable crops and build the houses. Ariel Sharon, the housing minister, and Rafael Eitan, the agriculture minister, both hardliners on the Arab question, want the curfews eased. The Israeli building industry is operating at a loss of \$7 million (£3.5 million) a day, and 800,000 tonnes of ripe citrus fruit are rotting on the bough.

A further official Israeli argument is that most Palestinians do not have gas masks, and would be at risk if caught in Israel during a chemical weapons attack. I watched as gas-mask distribution to Palestinians got under way at an army camp. Palestinians saw no paradox in demanding that the Israelis give them gas masks while at the same time urging Saddam to fire chemical weapons, which might easily fall on the West Bank as well as on Tel Aviv.

Israeli officials yesterday said that Arab workers would be allowed to begin returning to work in Israel tomorrow, but would only be allowed to stay during the daytime.

ROYAL AIR FORCE

Pilot flies 2,000 hours in Tornado

From LIN JENKINS IN THE GULF

SQUADRON Leader Gordon Buckley could see clearly the four surface-to-air missiles aimed to knock him out of the sky as he passed 2,000 hours flying time in his Tornado GR1 bomber.

Flying in formation with a flight of allied planes surrounding him, he was fairly confident he would be protected and return to base in a few hours to the handshakes and congratulations. As he flew into the target, electronic counter-measure systems on board told him the missiles were on their way. "I looked out and I could see four of them coming up at me. They came up, first one, then another, within 10 to 15 seconds of each other," he said as he climbed from the aircraft.

The fear and concentration pushed from his mind that he was about to become only the second RAF pilot to have clocked up 2,000 hours in a Tornado. "I was flying along when Paddy called out 'Congratulations Buckers', I looked out and saw the Sams. They were going to miss because I could see the trails, but I thought to myself, what the heck is all this?" Flight Lieutenant Paddy Teagle, the navigator on the flight, was the first to slap him on the back when they landed after smashing one end of a bridge, in a mission conducted with pinpoint precision through the laser guided system on the accompanying RAF Buccaneers. Wing Commander John Broadbent, who leads the Tornados, taxied in later and crossed the apron to present a specially carved badge to commemorate the occasion. Last Squadron Leader Buckley, aged 39, forget, the figure 2,000 was written in Arabic to show it was achieved in the Gulf. It took Squadron Leader Buckley eight years to reach the tally, a figure surpassed only by Squadron Leader Gordon Reikie, an instructor at a British RAF base.

Most crews on the mission gave graphic descriptions of the increasing surface-to-air missile attacks they are now facing. Flight Lieutenant Mike Toft said: "There were a few flying telegraph poles around today. It's quite hairy out there."

Tandem missions by Tornados and Buccaneers have proved successful, especially since the



Buckley: could see four missiles coming up

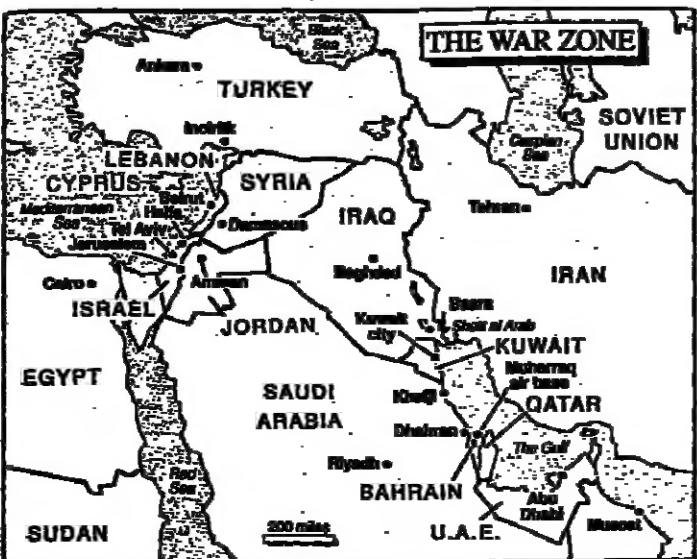
manoeuvres had not been practised by most air crews during training.

Destroying bridges raises the prospect of civilian casualties, but most of the pilots have found a way to cope. It is a problem they balance with the risk to their own lives, always at the forefront of their minds since the start of Desert Storm when three Tornados from the largest RAF detachment in the Gulf were lost in three days.

"The last couple of missions we have had some rockets come up at us, but it's a bit like being Madonna up there. We've got so many minders around us, if they try anything down below they just get hammered into the ground," said Squadron Leader Tony Lommon-Wood, a New Zealander. "You're wetting yourself, but you try and let the guy in the back know what's happening, keeping his confidence up. At the moment we have been lucky, but it's a tremendous effort and it is nice to see the end result."

He realises that there may be civilians on the bridge when the bombs hit. "You just shut that out. It's not very pleasant, but hopefully you're minimising the damage to innocents. I've got no brags about the people in Iraq. There's one guy who is the problem among them. We can't see at him. I wish we could. But you just shut it out. If you don't you couldn't back it."

(This report is subject to allied military reporting restrictions)



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Pretoria weighs up power-sharing deal with black parties

FROM GAVIN BELL IN CAPE TOWN

SOUTH Africa's ruling National Party is considering detailed plans to share power this year with the African National Congress and other parties presently excluded from parliament.

One option would be a committee of about six political leaders, drawn from the principal participants in forthcoming constitutional negotiations, to be given informal, high-level input into government policy-making. While the committee would not have executive authority, it could act as an influential advisory body during the transition to multiracial democracy. In addition to the Nationalists and the ANC, the panel was likely to include the Zulu-

based Inkatha Freedom Party, the liberal Democratic Party, and, if it wishes, the far-right Conservative Party.

Pretoria is also open to suggestions on how to accommodate the views of other powerful organisations such as Cosatu, the country's biggest black trade union federation. The idea is to encourage the various parties to work together during the negotiation phase to resolve problems as they arise without confrontation. In a sense, it would be a trial run for coalition politics in the post-apartheid era.

Another apparent objective is to circumvent ANC demands for an interim government, which Pretoria refuses to countenance. By opening a back door to policy-making, the government evidently hopes to dissuade the ANC from breaking down the front door. President de Klerk said last week that arrangements could be made to give the leaders of the negotiating parties a say in policy formulation at legislative and executive levels, but did not elaborate.

The committee is only one element of a complex power-sharing formula which could evolve this year. In the first instance, a panel is envisaged of independent "wise men" to help get the concept off the ground. Possible members included Frederik van Zyl Slabbert, a former liberal politician, and Oscar Dhlomo, a former Inkatha leader, both of whom now head institutes promoting democracy.

Such a panel could then act as a steering committee for a multiparty congress, which Pretoria and the ANC wish to see take place this year. Pretoria has a confidential list of between 15 and 25 groups which it anticipates might participate in the conference. The next stage would be a full constitution-making conference, which clearly would "impact" on government policy during its negotiations.

Pretoria also envisages a role for independent consultants, possibly including experts from overseas, to guide the various committees and conferences through the legislative process. But Mr de Klerk and his cabinet remain firmly opposed to any Westminster-style "winner takes all" system, which they

believe would lead inevitably to black majority rule without safeguards for minorities.

The president is also resolved to deny the South African Communist Party, the ANC's principal political ally, any chance of power. Sources say that while he is prepared to accept the Communists at the negotiating table, he will be resolutely opposed to them in future elections.

Nelson Mandela, the ANC deputy president, appears to be aware of possible disadvantages in continuing the incestuous relationship with the SACP, which has a large representation on the ANC national executive committee. At a recent press conference, he said he expected the ANC and the Communists would have separate seats at the constitutional negotiations.

It remains to be seen whether limited power-sharing will be acceptable to the ANC and its allies, which still insist on the Nationalists handing over power to an interim, multiracial government. Much will depend on the persuasive talents of the "wise men" and Mr Mandela's room for manoeuvre in his impatient constituency.

Any such deal would involve the wrath of the old-guard Conservative leadership. But sources say that younger and more pragmatic party members may be persuaded to join the process to promote the interests of right-wing Afrikaners. They will not, however, include members of the police force. Adrian Vlok, the minister of law and order, said yesterday that he would be introducing legislation this year to prohibit police from being members of any party.

WASHINGTON: The foreign minister of South Africa, R.F. Pik Botha, said yesterday he hoped Africa, and other nations would give economic aid to help blacks once apartheid is dismantled.

Mr Botha said on television that eliminating segregation laws would not help anyone unless the new policies are underpinned by economic growth. He said he believed South Africa was in a good position to help its black majority but that he hoped for outside aid. (Reuters)

Leading article, page 11



Identified flying object: an Argentinian policeman with a fragment of the Salyut-7 Soviet space station after it broke up on entering the atmosphere

Ethnic Turks seek to leave

FROM ROBERT SEELY IN MOSCOW

THOUSANDS of Osman Turks are demanding the right to leave the Soviet Union, fearing persecution and increasing ethnic violence, a spokesman said this week.

Abizir Tatyf claimed that the Soviet Union's 200,000 Muslim Turks, many of whom have lived there for generations have become virtual refugees within the Soviet Union. "Some of our people have assimilated but many are rootless, our homes have been set on fire and our people turned out on the street. We are moved from one place to another," he said.

The Osman Turks are one of the Soviet Union's forgotten nationalities. Most lived in Soviet central Asia until they became victims of pogroms organised by Uzbek nationalists in 1989. After the attacks the Soviet authorities transported the Turks living in the most volatile regions to sparsely populated areas in

Russia and on the Black Sea coast. Mr Tatyf said letters demanding help had been sent to President Gorbachev stating that up to 10,000 Osman Turks wanted to leave the country.

"We have received no reply and we don't believe that the new travel law being discussed in the Russian parliament will alter our situation. We are forced to resort to other means of action to make our point. We owe the Soviet Union nothing," he said.

Osman Turkish groups contacted the Turkish embassy in Moscow, which views their case "in a positive light". An embassy spokesman said: "It is a complex problem and there would be great difficulties if large-scale immigration into Turkey took place. We are following their case, although any decisions regarding immigration could be made only once they were allowed to leave."

A Soviet foreign ministry spokesman said: "I can only say that our stand is this: anybody who for any reason wishes to leave the Soviet Union is free to do so."

Ecology 'disaster' in Soviet Union

FROM ROBERT SEELY IN MOSCOW

SOVIET scientists and ecologists said yesterday that 16 per cent - 1,382,000 square miles - of the Soviet Union was an "ecological disaster area". Despite the huge oil slicks in the Gulf, the scientists claimed the scale of the problems in the Soviet Union was worse.

Four regions - apart from the radioactive area around the Chernobyl nuclear power station - were of special concern, including Leningrad where they claimed there was a danger of a "bacterial epidemic" as a result of a project to pump the nearby Neva Bay with a series of dams and water gates to prevent flooding. The other areas were the Caspian Sea and its environs, the Aral Sea - a cause célèbre for Soviet environmentalists - and the Volga Basin.

Boris Vinogradov, a member of the Academy of Sciences, said: "By the middle of last year 12 per cent of the Soviet Union was an ecological disaster area. Now our diagrams show that it is 16 per cent." In some areas of the Volga basin, he said, "desertification was on a larger scale than in the Aral Sea". Ecologist Aleksei Yablokov said: "The crisis in the Gulf is caused by oil, but the amount of oil spilled into the Earth in the Tyumen oil-producing region in the last few years is greater than the Gulf. There is a danger the world is going to forget the crisis here."

Many other affected areas are in a belt running from Moscow in the east along the Mongolian border, with major Siberian river basins badly polluted. Almost a quarter of the Soviet Union's 300 million population are living in polluted areas.

Although projects to minimise the damage to the Aral Sea and parts of the Volga Basin had begun, the scientists dismissed the efforts because they were being supervised by government departments which had been responsible for the problems. "Some projects are a state crime. In many cases the so-called restoration work is being carried out by the very people who spent billions of roubles destroying these regions. I don't trust them," said Sergei Zalygin, a supreme Soviet deputy and chairman of the ecology and peace group.

Video of guerrilla chief on Peru TV

Lima - Peruvians have had their first sight in more than a decade of the mysterious Shining Path guerrilla leader. Portions of a video tape showing Abimael Guzman were broadcast during a televised speech by President Fujimori on Thursday night.

The 25-minute tape, seized during a police raid, provided the first solid evidence Señor Guzman is alive since he went underground to launch a Maoist insurgency in 1980. The amateurish video showed a bearded Señor Guzman dancing and celebrating with friends in what looked like a middle-class living room.

"This discovery shows the type of life these pseudo-revolutionaries lead... here you see them in a vulgar party," Señor Fujimori said during a speech broadcast over a few minutes of the silent video. The president said that Señor Guzman, a former professor of philosophy, was seen "in a complete state of drunkenness, about to fall over". (Reuters)

Basque arrest

Biarritz - Xavier Monterola, a Basque militant sought by police after an attempt to bomb an estate agent's office last week, has been arrested. Police say that he remains close to Philippe Bidart, the alleged leader of the French Basque terrorist group Iparrabarret, arrested in 1987 and now on trial. (AP)

Reserve ablaze

Bogotá - Fire is sweeping through a world-renowned Colombian nature reserve that is a haven for many rare animals and plants. The fire, which began last weekend, has destroyed 178,000 acres, about a tenth of the Sierra de la Macarena reserve, and is still burning, officials said. Its cause is unknown. (Reuters)

Rebels attacked

Beauchamp - Cambodia said it had launched counter-attacks against non-communist guerrillas on the country's north-western fringes, destroying two tanks and killing 85 fighters. The Khmer People's National Liberation Front and rebels loyal to Prince Norodom Sihanouk said that they lost 13 soldiers. (Reuters)

Cancer scare

Brussels - Illegal dumping of toxic waste has led to a scare in the Belgian village of Mellery, near here, after blood tests showed residents had been exposed to high levels of benzene and other fumes that promote cancer. The health ministry said the tests, on 51 people, had revealed cell abnormalities. (Reuters)

Yes, ex-minister

Peking - Chinese television is about to screen its version of *Yes, Minister*, the British comedy series. The minister is to be played by Ying Ruocheng, who was asked to leave his post as deputy culture minister when hardliners regained the upper hand after the mass killings of June 4, 1989.

Artist rebuffed

Annapolis, Maryland - A painting in which five prominent people are depicted, including Margaret Thatcher, was withdrawn from a college exhibition after complaints. The artist, Josef Schuetzenhofer, said that the picture, entitled *Capitalism is Dead*, was meant as political comment. (AP)

Tenant Walesa gets marching orders

FROM PATRICIA KOZA IN WARSAW

LECH Walesa may be one of the first victims of Poland's privatisation process. The former owner of the house where he is living in Warsaw says she wants it back.

The villa was confiscated by the communists after their takeover in the second world war, but now Poland is in the process of re-privatisation and thousands of former owners may be able to retrieve their property.

Janusz Lewandowski, the minister in charge of privatisation, said the process has been accelerated by the new government. Apart from selling state-owned plants to new owners, former plant and estate owners disinherited four decades ago are being urged to come forward to claim their property.

In President Walesa's case, the former owner knocked on the door of his house in the centre of Warsaw recently and

said she would like it back. "The president said I will get my house back within three months and joked I could move in immediately and live in one room," said Barbara Lachert, according to the newspaper *Trybuna*.

Mr Lewandowski said a total of 10,000 applications had been filed with his ministry to retrieve property and 500 factories.

Henryk Jablonski, a former communist leader who lives near Mr Walesa, also had a knock on the door from the former owner. The independent newspaper *Gazeta Wyborcza* said he would be evicted if he failed to move out, apparently because he has relatives who received confiscated property and therefore had several places to stay.

Mr Lewandowski said that only land confiscated by the communists after 1958 would be eligible for return.



Landsbergis: unpopular among rural people

has said that it and its electoral commission will not co-operate. This has led to fears that the Lithuanian attitude could provide President Gorbachev with an excuse to impose presidential rule.

Vilnius looks to big poll turnout

FROM ANATOL LIEVEN IN VILNIUS

LITHUANIANS are expected to vote overwhelmingly in favour of independence for their Baltic republic in a referendum being held today, unless it is disrupted by Soviet troops. Large numbers of Western observers will monitor the poll.

The ballot papers ask the question: "Are you in favour of Lithuania becoming an independent democratic republic?" Almost all ethnic Lithuanians, a large majority of the total population, are expected to vote "yes" without reservations. However, members of minority groups, even those who favour independence in principle, would have preferred a choice of questions to allow them to

express their doubts about the speed and nature of the independence process.

Some Lithuanian officials are worried by the political apathy of people in the countryside, especially the elderly, which has been made worse by dislike of Vytautas Landsbergis, the president, and his government, who are viewed as middle-class intellectuals. However, the general expectation is that the turnout will be high. Soviet pressure and violence have rallied the population behind the Lithuanian government.

A more important question, with implications for the future of the Soviet Union, concerns the attitude of the Polish, Russian and Belorussian minorities, which together make up almost a quarter of the population.

Most Russians, about 9 per cent of the population, seem likely to follow the advice of the Soviet Communist party and boycott the poll. Most Russians are industrial workers, and are still largely under Communist influence.

The Poles have been influenced in favour of independence by their local leaders, by the Catholic church and by the attitude of the Polish government, broadcast to them on Polish television. Many have been horrified by the killings by Soviet troops last month.

On the other hand, ancestral fear of the Lithuanians is great, and has been increased by the insensitivity of much of Sajuda's behaviour over the past year. A straw poll among Polish, Russian and Belorussian workers indicated a boycott rate of around 70 per cent.

These people will presumably turn out to vote in the

Soviet referendum on the continued unity of the Soviet Union, to be held on March 17. However, it is not clear how this will be organised. The Lithuanian government

has said that it and its electoral commission will not co-operate. This has led to fears that the Lithuanian attitude could provide President Gorbachev with an excuse to impose presidential rule.

These people will presumably turn out to vote in the

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DELHI NOTEBOOK by Christopher Thomas

Upper castes simply can't get the staff

Upper-caste Indians are complaining of "the servant problem" in tones reminiscent of the English upper classes in the 1930s. This is from a five-page magazine article on the subject: "Servants have moved up in life and insist on enjoying all the trappings of modern living such as TVs, VCRs, refrigerators and even coolers."

They now have their own union. Its Bombay-based leader says that there are still buildings that allow dogs in lifts, but not servants. "We want to be treated like human beings," he says.

Working as a domestic is increasingly regarded as demeaning, even for those of lowly caste who come from generations of servants. (Being a cook is a different matter. This position is often held by Brahmins, who cook for fellow Brahmins because lower castes would "contaminate" the food).

The trend away from domestic work began a decade ago, when substantial economic growth opened up better-paying factory jobs. The



Gap is now partly filled by tribal Christian women who are encouraged to migrate from their villages. Nepalis are also being drawn into the vacuum. There is much middle-class angst about the disappearance of servants, which is seen as another sign of the continuing erosion of caste divisions in the cities.

A Delhi housewife with the upper-caste name of Chatterjee told *India Today* magazine that in order to keep her staff she not only gave them a meal containing meat once a week, but regularly let them watch a film

on the video recorder. And, what's more, "I don't check on the sugar."

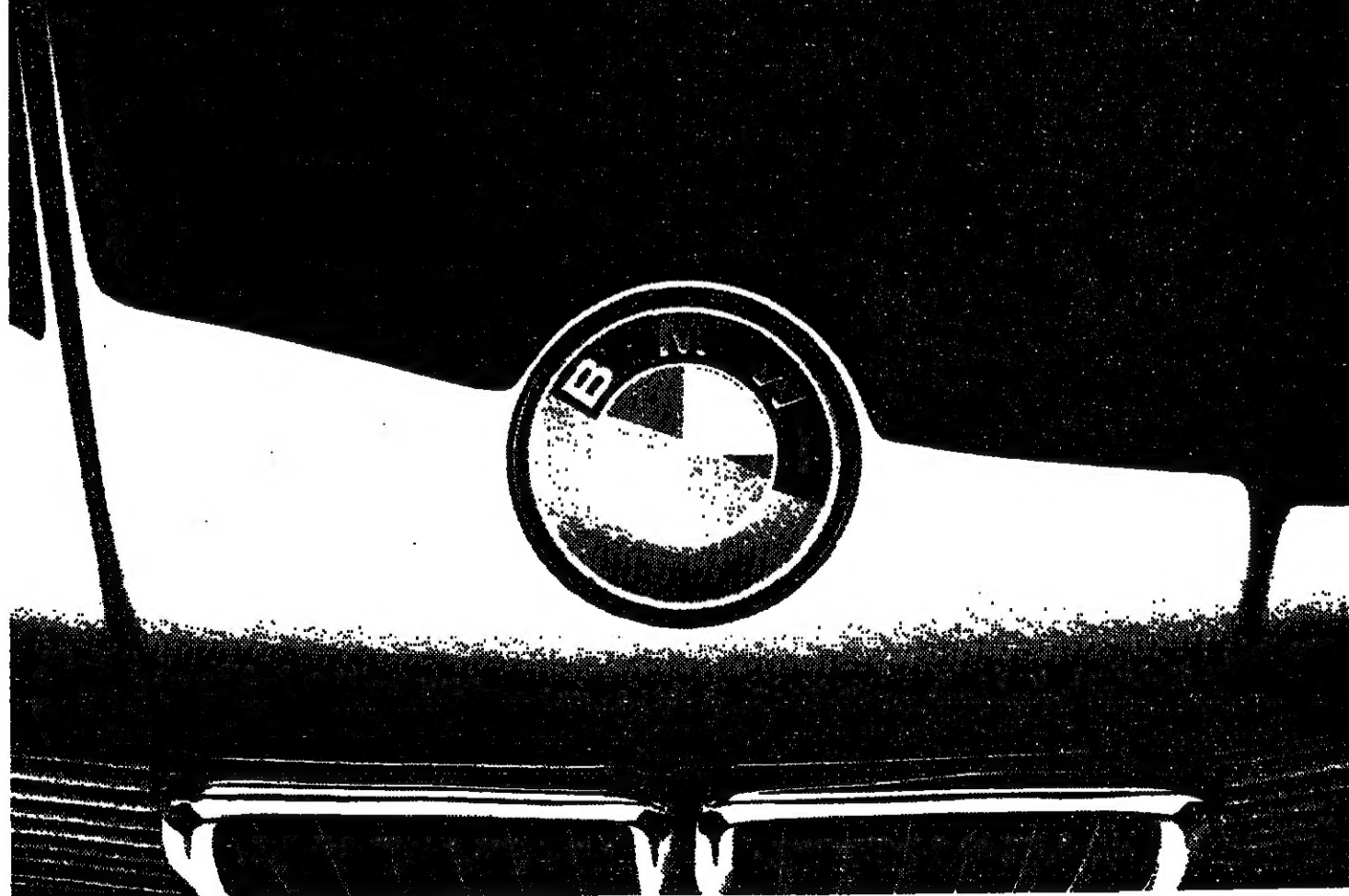
A custom that is far from fading is astrology. Chandra Shekhar, the prime minister, uses one of the most famous in the business, Mahan Vir Tuli, who has been predicting the future for 40 years. He predicted Mr Chandra Shekhar's rise to power last November and claims to have foreseen the formation of Bangladesh, the Iran-Iraq war, the Falklands war and trouble in the Gulf. He says the presence of Mars in Taurus means that strife will continue in the Gulf until March. He also predicts that Mr Chandra Shekhar will survive in office for 17 months, which is a lot longer than anybody else gives him.

The official death toll on India's roads last year was 50,000, with another 500,000 seriously injured. The biggest losers in the urban traffic are scooter riders, who disappear beneath buses and lorries. The unwritten law of

road is that might gets right of way, which means that buses and lorries feel no compulsion to use their brakes. Delhi has one of the worst traffic records in the country, with annual deaths running at almost 2,000 for the past two years. Traffic experts say it is time to reserve special slow lanes for bullock carts and bicycles. The experts have not mentioned anything about clearing the streets of cows, however, which create havoc.

The southern states of Tamil Nadu, Karnataka and Kerala are pooling resources in the search for a bandit called Veerappan, who has felled almost an entire forest of sandalwood trees. He is something of a folk hero in the region, having handed out money to thousands of villages in return for their silence and co-operation. He employs hundreds of people to chop down trees and ship them to buyers. Police and government officials are bribed to look the other way. The hunt has been going on for a year.

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THE ULTIMATE DRIVING MACHINE

Clifford Longley

Making sense of divorce

The sacking of the deputy head teacher of a Catholic school in Richmond-upon-Thames has revived controversy over the church and divorce. A Catholic, he broke the rules by divorcing and remarrying in a register office. This, the church authorities decided, made him unsuitable to teach Catholic children (even though some of them have divorced parents).

The Roman Catholic Archbishop of Southwark, the Most Rev Michael Bowen, took a harder line in this case than some other bishops would have done. It cannot be denied, however, that his predicament was a real one. So is the predicament of the divorced teacher, Hans Formella, and of tens of thousands of other Catholics in the same situation.

Nor is this exclusively a Roman Catholic predicament. The Church of England is not so touchy about the marital status of teachers in its schools, but the General Synod wrangled for more than a decade on whether to allow divorces to remarry in church. Eventually it had to give up.

Even secular marriage in a register office is touched by this dilemma. The registrar will tell the couple privately that if what they have in mind is temporary or trial marriage, he cannot marry them. But any registrar knows that that is exactly what many have at least half in mind if things go wrong. The Christian tradition, like civil law, says that marriage is for life. Those who marry again in the lifetime of the divorced spouse are, in the plain words of scripture, committing adultery.

The problem for the Anglican and Catholic church authorities alike is to maintain the essence of a teaching they did not invent and cannot change, while not consigning to outer darkness those who fall foul of it. In their debates, the same plaintive question is heard: why is divorce (and remarriage) the one unforgivable sin?

Many partial solutions have been offered. Officially, Anglican practice is to accept a remarried person back as a communicant after a penitential period of abstention. This satisfactorily demonstrates that the church is not happy, but it is illogical, for the individual does not repeat his supposed "adultery" but intends to stay in the second marriage.

Unofficial Anglican practice, followed by many clergy with or without the consent of their bishop, is to allow remarriage in church but with expressions of penitence for the breakdown of the first marriage; or to hold a service of blessing after a register office wedding. But the clergy cannot conduct or bless the second marriage and then demand repentance of that too. So, at odds with the traditional doctrine, this practice implies that the first marriage has somehow died — an approach the Orthodox churches have always taken.

The present Pope's partial solution is to allow the second marriage to exist as a social unit, with access to the sacraments, provided the couple take a vow

not to sleep together but to live as "brother and sister". For obvious reasons, people are not queuing up to try this bizarre lifestyle.

The conventional Catholic answer is an annulment, by which a church court declares that the first marriage never really existed because of some fundamental defect. In that event, the second marriage, as far as the church is concerned, is the first marriage. The less conventional Catholic answer is to allow the couple's conscience to decide whether they are in a state of sin. If they emerge from the confessional absolved or acquitted — and what transpired is known only to them and the priest — they may receive communion.

But the growing custom is for the couple, Anglican or Catholic, to find their own solution. They either drift away from their church, or continue as members keeping one area of their lives slightly clandestine. It is harsh to blame them, but it is equally harsh to criticise the churches for failing to solve a problem that is logically insoluble.

All the unsatisfactory features of the various church disciplines may not in fact be alternatives, but parts of the same jigsaw which, once assembled, reveals the truth.

The Pope's partial solution is to allow the second marriage to exist provided the couple vow not to sleep together. People are not queuing up...

times be aggravated over time by some combination of moral or psychological failings in those concerned? Is this sin, or incompatibility?

Is not the drift in English divorce law away from the concept of "fault"? Is not the scepticism of the superintending registrar a wise open-mindedness about the true, conscious and subconscious condition of every body who marries? And who — to peer into the confession box — is to answer all these questions? The couple concerned may want their own answers, but public authority, in the form of church or state, needs to know only as much as is necessary to protect the integrity of law and sacrament. And that may be less than they thought.

If all these doubts are added together, a theology to handle remarriage begins to emerge. Along with the public status of marriage, there is a private and mysterious dimension. Quite rightly in their general teaching, the churches have concentrated on the relationship of marriage in all its mystery. But in their divorce discipline, they have confused it with the public status of marriage, in all its certainty.

The question is not who is committing adultery with whom. The question is how anyone can ever be sure. Part of the answer must be, never sure enough to dismiss a good teacher from his job for it. Mr Formella is the victim not of Christian doctrine but of a presumption of church law, which claims to know for certain the things that poets and lovers would hardly dare to guess.

No more pussy-footing: hit the IRA

After the mortar bombs, Conor Cruise O'Brien makes the case for internment in place of a political solution

A good week for the IRA; a bad week for democracy. The very moment, almost, that the IRA mortar bombs were fired at 10 Downing Street saw the collapse of Peter Brooke's protracted effort to find a compromise formula to which Northern Ireland's democratic parties and the democratic governments of the United Kingdom and the Republic of Ireland might agree.

Yet a bad week for democracy may turn out to be a good thing in the long run, provided the week's challenge leads to more realistic thinking. The week's combination of events should lead to a critical re-examination of what has been the conventional wisdom in these islands for many years on the correct response to the IRA campaign of terror.

Under this conventional wisdom, we are told *ad nauseam* there can be "no military solution", meaning that the security forces can never defeat the IRA. So what is needed is "a political solution" that will "end the alienation of the minority in Northern Ireland" and "marginalise the men of violence". This was the thinking that gave us the Anglo-

Irish Agreement, under which the IRA has flourished, and also the "Brooke initiative", which this week lay down and died.

As for "the men of violence", Thursday found them "marginalised" into the heart of Whitehall. The formula "no military solution, only a political solution" suits the IRA. It is happy that instead of concentrating on the struggle against terrorism, the democratic governments and the democratic parties should devote their energies and ingenuity to chasing political will-o-the-wisps up blind alleys.

The will-o-the-wisp that has just flattered its last — the Brooke initiative — deserves a brief post-mortem, if only to discourage pursuit of any further specimens of the genus in future.

What the Secretary of State was looking for was a formula that would permit devolved government in Northern Ireland, with participation of both the Union-

ists and the Social and Democratic Labour Party, and with Dublin's blessing. The Unionists were at first attracted to the idea, seeing in it a possible way of getting rid of the Anglo-Irish Agreement, which they detest. The SDLP and Dublin were attracted, as a way of putting further pressure on the Unionists, with the Agreement still in place, and so going one step further to their goal of a united Ireland.

There was never any chance of finding a formula that would satisfy those conflicting expectations and intentions. The mystery is why Peter Brooke worked at it for so long.

Mr Brooke, in that respect, has been much praised for his patience. Let him receive much praise as is due to a man who, over many months, quietly and courteously, banged his head against a stone wall. He should now be replaced by someone more dedicated to the basic issue: getting after the IRA.

After 20 years, it should be clear

that the IRA cannot be defeated under the laws and conventions now in force in both the United Kingdom and the Republic of Ireland. The failure to defeat the IRA has now twice brought the British cabinet to the verge of annihilation. Many other people, mostly in Northern Ireland, have fared even worse.

We are warned against "over-reaction", under-reaction, however, is quite acceptable. Instead of reviewing existing laws and conventions, to make them less comfortable for the IRA, the authorities ought, we are told, to persevere in the quest for a political solution. The IRA agrees. It knows there is no political formula that can hurt it. The time will come, it believes, when the long accumulation of failures to find an agreed solution will bring the British round at last to disengagement from Northern Ireland.

As for the hope that the Agree-

ment would "end the alienation of the minority", the hope was expressed when it was signed five years ago that the SDLP would be encouraged to cooperate fully with the security forces. That has not happened. The SDLP is at best neutral between the IRA and the security forces, and will never be better than neutral.

In putting back the emphasis on security, internment should now be ruled out. That matter should now be placed on the agenda of the Anglo-Irish intergovernmental conference. It will be said, once more, that internment has been "tried and failed". It did not fail — when applied on both sides of the border — during the second world war — in 1957-62. It failed in the 1970s, when it was applied in a grossly incompetent and indiscriminate manner, and in Northern Ireland only.

It need not fail in the future, if it is applied selectively, on the basis of good intelligence, and on both sides of the border. Simply to raise the matter now would have a salutary effect both on the IRA and on its friends, not all of whom care to appear publicly in that capacity.

Others grumble amid the turmoil wrought by snow. Philip Howard reveals

In praise of blanket coverage

Humbly, they say, is the defining English characteristic. It certainly shows in our English attitudes to the fluffy white stuff that droppeth like the gentle rain from heaven, but colder and (usually) more softly.

Scots are more accustomed to snow, and less soppy about it. A poetic Aberdonian youth (now an eminent professor) thought that when Housman expressed a wish to get out into the woods at Easter to see the cherry "hung with snow", he was talking about the real stuff, not a metaphor for blossom. He did not realise his wild Caledonian misapprehension until his first Lent term at Cambridge at the age of 20.

An occasional fall of snow is only to be expected in our far northern island, which the shivering Romans named Ultima Thule, and for which they invented not only the hot bath but also central heating. When the Romans abandoned Britain, the rude natives promptly forgot both these useful antidotes to snow until the middle of the 19th century. But we have only to get a small flurry of snow these days, and uproar breaks out. Transport, communications, and industry throughout the land skid and slush to a halt. Workers struggle in late winter welles and woolly hats worthy of Dr Zhivago, smug-faced as though they had just marched to the Pole and back.

Xenophon described his men dying of exhaustion while trying to march through deep snow in Armenia, and we agreed that it was not far off Armenian conditions on the Northern Line yesterday. Horror stories of burst pipes and smothered cars compete for Schadenfreude. Sub-editors

pull out their shock-horror headlines about White Hell and True Grit (referring to those true-Brit superheroes who managed to get to work through an inch of snow).

It was a Frenchman who described Canada as *quelques arpents de neige*, but Voltaire was, as often, displaying an English irony. Every English schoolboy knows that it was the terrible northern snow that thwarted Napoleon, Hitler, and Humblot.

The authoritative *Handbook of Snow* approaches its subject with due English gravity: "Snow is a pervasive element that may, at times, paralyse communities and stagger economies throughout the world. Appreciated for its beauty and for its usefulness to winter sports enthusiasts, snow more often than not is considered an undesirable and costly nuisance." There speaks the official English attitude to snow.

Humbly and hypocrisy. The truth is that we love snow. It transforms our cities, and introduces a breath of raw nature into our humdrum urban lives. The little dogs race in ecstatic circles in the strange white park, and small children struggle to be put down to soak in the pretty stuff. (Cars are not so keen about it, nor are the swans stranded on the Round Pond.)

The world is wonderfully changed overnight. Our English folk memory goes back to frost fairs on the frozen Thames, and Jack Frost, and yule logs, and further back than that to mistletoe and Druidical goings-on at the winter solstice. Snow is our symbol of purity, and beauty, and the forgiveness of sins. The light and the sounds of life are transformed. The traffic roar is suddenly still.



Enough to cool their ardour... a statue keeps lonely vigil yesterday in a park at Bromley, south-east London

Contrary to our fashionable modern grumbles, the literary references are almost entirely favourable to snow.

When men were all asleep the snow came flying. In large white flakes upon the city brown. Steadily and peacefully lying. Hushing the latest traffic of the drowsy town.

The Authorized Version and the 1662 Prayer Book, those bedrocks of our English language, are consistently enthusiastic about snow, from Isaiah reassuring us that though our sins be as scarlet, they shall be as white as snow, to the Prayer Book declaring that He

giveth snow like wool, and inviteth snow and vapours, wind and storm, to praise the Lord.

Shakespeare evidently loved snow, in its proper place. Nobody could have written that lovely song about greasy Joan in *Love's Labour's Lost* who did not remember the excitement of the white winters of childhood. As with so many of our English catch-phrases, when we say "as white as driven snow", we are merely repeating what Shakespeare said first (in *The Winter's Tale*).

I admit that Auden wrote, "Into many a green valley/Drifts the appalling snow". But he was using snow as a metaphor for white hair and advancing mortality. I admit that James Joyce wrote, "His soul

swooned softly as he heard the snow faintly falling, like the descent of their last end, upon all the living and the dead." Joyce, though, was not English, but an expatriate Irishman. And anyway, I think that his phrase catches the mysterious beauty of the snow.

That honorary Englishman, the poet Horace, was entirely Anglo-Saxon in his pretend hate, real love, of snow, with his haunting hymn to spring, *Diffugere nives*, and his Dickensian exhortation from the sun, by the fire, with a bottle of good juice just opened, to look out of the window at Mount Soracte, piled high with snow. I bet Horace tobogganned, sedately.

Leaving the poetry out of snow (if you think you can), at its crudest material level the English secretly love their snow as an excuse for a day off work or school, or at any rate for arriving late, leaving early, and spending most of the time in between in pleasurable grumbling about the weather. We were out for once on our toboggans and sleds and less formal sliding vehicles in the parks and on the roads yesterday, replacing the solitary and unattractive caravans of the joggers.

A Stone-Age carving in the Norwegian Ski Museum in Oslo corroborates that skiing is at least 5,000 years old. Alpine nations, Scandinavians, and the North Americans tend to win the golds at skiing events. But the English actually invented Alpine skiing as a sport, and it is one of our fastest growing national obsessions. The winter holiday has replaced the summer fortnight on the Costa Brava as the status symbol for office swanking and snappings.

Disregard today's sensational headlines and gloomy round-ups of snowtortuous conditions around the country by melancholy clowns on radio and television, trying to make our goose pimples creep. J.B. Priestley is no longer a fashionable author. But he was jolly good on the topic of snow, private English character. "The first fall of snow is not only an event, it is a magical event. You go to bed in one kind of world and wake up in another quite different, and if this is not enchantment then where is it to be found?"

Right on. Let the great snow fall. Secretly, we love it.

...and moreover

MATTHEW PARRIS

More than a year ago I expressed doubts in this column about the supposed greenhouse effect. I dug up newspaper reports, a decade-old warning of the arrival of the new ice age. "Top scientists" (at the time) discerned, even then, signs of its onset.

However, a reader has written to explain that there is no necessary inconsistency between the theory of global warming and predictions of global cooling. It may very well be, you see, that while the emission of greenhouse gases is warming the planet, other factors are cooling it. If so, the effect of global warming might be to make the freeze milder than it would otherwise be. The global greenhouse becomes our friend, our protector, our blanket against the advancing cold.

Before proceeding any further I must dissociate Dr Rudd, my correspondent, from this exercise. Dr Rudd is a serious man, an engineering and economics consultant. He has written a serious paper (he sent me a copy) but in it he offended the conventional wisdom. I am not a serious man! I take off at a tangent from Dr Rudd's paper.

It is becoming evident that a new ice age is upon us. Cautious readers may require a few more days of this dreadful cold before they conclude beyond question that this is so; for myself, I am already sure. By Monday, I have no doubt that we shall all be sure, and can then agree that immediate steps must be taken to increase the emission of greenhouse gases.

So here, to ponder over a frosty weekend, is a package of proposals. They are designed to stimulate global warming. This may be our last chance.

First, carbon dioxide. This is the product of combustion, which occurs when you burn things, during explosions, and in the engine of a car. Therefore:

● Take into the garden all your old furniture, newspapers, anything you can lay your hands on, and light the most almighty bonfire. Watch those flames leap heavenward and think of all that lovely CO₂!

● Buy a second, third, or fourth car. Choose a gas-guzzler. Make as many unnecessary journeys as you can, and encourage your friends to do the same.

● Turn up your central heating to maximum. If the room gets too hot, open the windows.

● Support the Gulf war.

Second, methane. This is a by-product of certain forms of decomposition, and of the human and animal digestive process. Therefore:

● Buy a sheep.

● Eat lots of baked beans.

● Start a compost heap.

Third, CFCs — chlorofluorocarbons. These parallel the greenhouse gases in attacking the ozone layer and letting through more life-giving ultraviolet light. You will tan faster and your raspberries will ripen earlier. Therefore:

● Avoid products with an "ozone-friendly" label. Ozone-unfriendly aerosols are becoming harder to find but are still widely available in eastern Europe and the Third World.

● Once you have a collection of ozone-unfriendly sprays, discharge them all at once, in a glorious mega-spray-in. Dance around the bonfire (see under "CO₂" above) with your friends in an orgy of ban-spray. By spray and stove cleaner. You could spray your sheep purple! Remember, for every little puff, a tomato ripens in Strathclyde.

● Choose expanded polystyrene products wherever possible. Once used, burn them in an open fire.

● Do you have an old fridge in your garage? Take it outside and note the network of thin piping at the back. Through this piping the CFC gas is pumped, to cool it. Take a pickaxe and lay into these pipes, ripping them open. A grove of oranges will ripen in Orkney.

Fourth, atmospheric lead pollution. This is not a greenhouse gas at all, but usefully attacks brain-cells, lowering the intellectual capacity of children, and rendering them better suited to life in modern Britain. The Department of Education and Science, of course, is already doing a fine job; but lead poisoning is faster and more reliable than any comprehensive school. Therefore:

● Switch to leaded petrol. A simple conversion kit is available from specialist garages. Give it a thought.

Changing your lifestyle to help care for our planet is never easy, and destructive habits like energy conservation die hard. But spread the word. Each of us can play his part in creating a warmer, stupider tomorrow.

If that bomb had hit home...

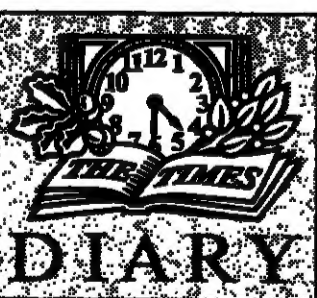
The mortar attack on Downing Street has led constitutionalists to ponder who would run the country if John Major and his entire war cabinet had perished.

Would Michael Heseltine, whose job at Environment excludes him from that small circle, finally fulfil his dream? Most experts think not; rather, they say, what remained of the government would soldier on without a prime minister until a new Tory leader was elected. For this there is a precedent. In 1812, after the murder of Spencer Perceval in the House of Commons lobby, there was a hiatus before the Prince Regent asked Lord Liverpool to become prime minister.

"The government could manage without a prime minister because the office holds no specific departmental responsibilities," says Lord Blake, the Conservative party historian. "But the Queen might decide to appoint an interim prime minister, a senior surviving member of the cabinet, who could command Commons support."

Blake thinks that Lord Mackay, the Lord Chancellor, would be an obvious choice because he would have no interest in the ensuing contest for the Tory leadership.

But what if the entire cabinet were killed? In spite of the



Brighton bomb in 1984, Downing Street has not prepared contingency plans. Lord Hailsham, a predecessor of Mackay on the Woolsack, suggests that a senior backbencher, approved by the Queen, should take over pending a leadership election.

Who should that be? Someone with previous experience of high office would be preferred. If that experience is recent, so much the better. So step out of retirement, Mrs Thatcher. For that, too, there is a precedent. When William IV dismissed Lord Melbourne, the Whig prime minister, in 1834, he sent for Sir Robert Peel, leader of the Tories. Peel, however, was in Rome, so the king asked the Duke of Wellington, who had given up the premiership four years earlier, to return temporarily to Downing Street.

Would Mrs Thatcher accept a mere caretaker role? "As a former prime minister reappointed by the Queen," says Blake, "she would be within her rights not to go when supposed to. She could stay on and fight a vote of confidence in the Commons." And win?

On Wednesday Norman Lamont and his family moved into the Chancellor's official residence, 11 Downing Street. On Thursday most of the windows at the back were blown out by the IRA mortar bomb. The Lamonts immediately moved out to make way for the repair men, leaving their pet guinea-pig to look after the shop.

Family honours

The imminent elevation of Jonathan Sacks to the post of Chief Rabbi has brought to light an achievement worth at least a footnote in Cambridge academic history. He and his three brothers all studied at Gonville and Caius College, where they recorded three double firsts and an upper second.

Eliot Edward, the youngest brother, was awarded a double first in philosophy in 1982. Alan got a similar result in law in 1977 and Brian Zachary achieved the same in maths in 1973.

"They are staggeringly bright," says Dr J.D. Pickles, librarian of the Cambridge Antiquarian Society. "I have checked, and can find no comparable family attending the same college and achieving such results. It is a modern record, certainly the best this century."

It was the oldest brother, incidentally, the one about to attain British Jewry's highest position, who could only manage a second.

Quick single

John Major may not have to wait until the next century to join the MCC after all. The disclosure in the Lord's authorities had no plans to allow him to jump the 20-year waiting list has caused consternation among club members, several of whom have offered — in a cricketing context — to make the supreme sacrifice.

Typical of them is Sir Hugh Ripley, who has written to the MCC secretary, Lt-Col John Stephenson, saying: "I am very happy to tender my resignation with immediate effect, on condition that John Major is elected forthwith in my place."

before the start of the new season in April, when the prime minister's case could be considered for the membership wishes it.

"Mr Major is a marvellous supporter of cricket, but this is a procedure that we can only use very sparingly." The last candidate allowed to jump the queue was Robert Runcie, the recently retired Archbishop of Canterbury. So it now looks odds-on that Major will watch the occasional hour of England's second Test against the West Indies in June from the members' pavilion. But if Labour wins the next election, will there be a similar eagerness to bend the rules for Neil Kinnock?

Fanny by spotlight

A feminist version of *Fanny Hill*? Yes indeed, and playwright April de Angelis's ideologically sound dramatisation of John Cleland's fictional biography of the 18th-century prostitute takes to the boards in April at the Battersea arts centre in London. "I think *Fanny Hill* is a wonderful book," she says. "It's a very male view of sex, but it does let women have desires too. It is not difficult to present it as a feminist work."

The feminist version of the play will also examine the boundaries of censorship. "*Fanny Hill* is still heavily censored," says de Angelis. "It was drawn towards it because it is still considered so inflammatory."

● The ultimate fashion accessory, a pair of George III silver-and-tortoiseshell sunglasses, is offered for sale today at the International Silver and Jewellery Fair at London's Park Lane Hotel. Silver expert Sandra Lipson has priced them at £890. "They were made in 1797 by Edmund Wells, an optician in Fetter Lane," she says. But well-heeled trendsetters would be advised to stick to their Ray-Bans; the green-tinted glasses were made for a short-sighted customer.

سكان الصحراء



LETTERS TO THE EDITOR

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APARTHEID'S BLACK LEGACY

A year has now passed since South Africa's rulers set themselves unequivocally on course for a destination unique in Africa and rare anywhere. This destination is a stable, federal democracy in which capitalism is dominant, minorities are protected under the rule of law and politics is not dominated by racial or tribal vendettas. The route which President F. W. de Klerk has chosen passes through the narrow straits of sharing power with, among others, the African National Congress, which is still distrusted by many South African whites. First steps, planned for this year, involve an advisory council, including blacks, with an input into government policy pending the promised constitutional conference.

This route depends on several conditions. One of these is a measure of economic recovery. Pretoria's finance minister, Barend du Plessis, said yesterday that unemployment could render South Africa ungovernable within a few years unless sanctions were lifted and foreign credit could flow in again.

He is wrong. Sanctions have probably strengthened the country's economic self-discipline and have harmed few, mostly poor black workers. But swift post-apartheid urbanisation has created a large pool of ill-educated and destitute blacks, whose expectations are proving as hard for Nelson Mandela to satisfy as for Mr du Plessis.

More important for Mr de Klerk's power sharing is the existence of viable groups with whom to share power. Numerous black organisations are on the list for membership of the proposed council, many of them hostile to each other and few with obvious governmental talent. Given the urgency of Mr de Klerk's reform programme, the creation of a literate and prosperous black elite, competent enough to make power sharing a reality, is now critical.

Yesterday the South African foreign minister, P. W. Botha, called on America and

other western states to support "dramatic plans" for improving black housing, training and education. Well might he so plead, but these are aspects of public spending woefully neglected for decades under Pretoria's apartheid economics.

The schools boycott of recent years has been disastrous for the children of the black townships. The recent lifting of educational apartheid may help better-off blacks and coloureds, aided by intense positive discrimination. But no visitor to South Africa can be in any doubt of the scale of the task.

The long international isolation of South Africa has been as damaging to black advancement as to white sportsmen. Cultural isolation has held back the emergence of a younger black intelligentsia to challenge the ANC's expatriate gerontocracy, and locked such leadership as the blacks can muster into a quaintly outdated socialism. While some in the ANC hierarchy are refreshingly open-minded on economic policy, the party as a whole is still woefully naive.

Lack of leadership has enabled violent black radicals and gangsters to keep a hold over township power groups. A free flow of students, experts and leaders between South Africa and the West is now more critically important than ever in South Africa's history. Boycotts and embargoes are pernicious and damaging, less to the republic's economy than to its culture.

White supremacy has been cloaked in a seamless robe of authority, based in the Afrikaner's tribal tradition of communal solidarity and reinforced by the country's ostracism from the West. Inducing the tribe to break open, to share power with Afrikanerdom's historical enemies, will be hard enough. The inexperience and poor calibre of much of the black elite will make it harder. Until blacks are better equipped to enter the preserves of Pretoria's civil and military mandarins, power-sharing will be a dead letter.

AFTER THE POLL TAX: 3

The poll tax must be replaced by a property based tax. Those paying this tax must see it as accountable to local councils. Putting education onto central government is no way out. This is the story so far, generally accepted by those of most political persuasions struggling with alternatives to the poll tax. But as the Labour party showed yesterday, much argument remains over the property tax and over the extent to which it should reflect income. Liberal Democrats and many in the Labour party even believe that a full local income tax should be part of an alternative to poll tax.

The ideal after which such enthusiasts are chasing is the same as that which led the Tory government down the awful path to poll tax, that local taxation can be rendered free of pain. Labour at least courageously acknowledged the necessity to bring back the rates, in the first instance on old rateable values. But Labour bankers after a more ruthless relationship between income and local tax. It wants steeply-graded rebates for those of modest incomes, and eventually a surcharge for the very rich. Experience in Scandinavia, advocates of this route say, suggests that local income taxes can supplement other taxes satisfactorily.

The argument is delicate. Of those nations which give municipalities the freedom to impose a full local income tax, only Finland still allows a free hand in setting the level of such taxes. Norway imposes a ceiling on the burden councils may impose on individuals, as does Sweden. It is inconceivable that the Treasury would ever permit local councils power to set an income tax. Such a tax would be merely a supplement to national tax, as business rates have sadly now become.

Even were a "capped" local income tax to be introduced, payable direct to a local council, the need for local councils to hold, update and administer tax registers is unappealing. Computerisation of the Inland Revenue, not yet complete, might make it easier, but not much. And since the Exchequer (that is, national income tax)

contributes up to half of local revenue already through grants, why expect a local income tax (capped by the Exchequer) to contribute to the other half?

Hence Labour's understandable preference for income-related rates rebates, presumably operated through the means-testing regime of supplementary benefit. This is sensible, provided it does not prove too widespread and does not offend against the accountability principle, that all users of local services should pay something towards their cost. In pursuit of this ambition, the former Chancellor, Nigel Lawson, proposed a mixture of rates and a fixed personal charge for local services. Some district council leaders also suggest a charge on all households, with reductions for those who can prove that they live alone or cannot afford to pay.

The insurmountable problem with any charge related to individuals is that it is hugely expensive to collect. While administration of the rates consumed less than 1 per cent (0.8%) of the total yield, the poll tax costs more than 3 per cent (3.15%), chiefly because of the cost of maintaining registers. Population turnover in urban areas has led to an average of two fifths of entries being changed within the first year. And if local taxation is to revert to the cheap and simple rating list, there is little point in maintaining a parallel list of individual payers.

The essence of the rates is that they are a tax on space, comparable to the old tax. Schedule A. They roughly equate with wealth and, like the best wealth taxes, encourage the efficient use of the wealth invested in property. Given this progressivism, rebates for the poor need be much less than under poll tax: the poor tend to live in cheaper property. Parties may differ on how far every household should pay something, explicitly on top of rent. They need not differ on the principle of payment or of rebate. There is a mass of agreement here, just waiting for Michael Heseltine to pick it up and land it on the cabinet table.

OUT IN THE MID-DAY SNOW

There is no better way of getting the British to work than for a policeman to ask that "only essential employees" should take to the transport system. Who will admit to spouse or boss that their daily chore is less than essential? Muttering and cursing and secretly proud, the worker defies the elements and good sense, dons a muffler and boots and proves his (or her) eccentricity. Thus did the manager of a London gritting depot struggle to work, and then complain he could not do his job because the roads were littered with the abandoned cars of people trying to get to work.

Hence the message of David Weeks, an American-born psychologist, who last week revealed that one in 10,000 Britons is officially eccentric. From his eyrie at Edinburgh University, he has uncovered a self-styled potato inspector who eats nothing but potatoes and goes on potato hunts in Peru. He writes of a middle-aged man who lives with two dogs in a Scottish cave which he has to vacate twice a day at high tide. He calculates that 59 per cent of eccentrics are in the top social class and that Britain has more than any other country in his survey (which also embraces Australia, New Zealand and the United States).

Some would say merely that a researcher is somebody who would steal your watch in order to tell you the time. Just now, they have an arduous task in challenging that most sceptical audience, newspaper editors, to give their outpourings space in preference to the Gulf. The timing of pronouncements

such as those of Mr Weeks is all the more critical. But his liberal use of adjectives such as "eccentric" and "mad" and nouns such as "virgin" and "aristocrat" (as in virgin aristocrat wishes to be sacrificed to extinct volcano) wins him points in the contest to be newsworthy than thou.

We know little of Mr Weeks. Is he himself an eccentric, and if so by whose standards? If not, ditto. We know about one of our number who comes to work in a blue pin-stripe suit, sober shirt and tie, and orange canvas shoes. Is he eccentric, fashionable, colour blind or merely late getting up? If he is eccentric but escaped the Weeks net, we only have to find 5,599 people who share his perception of colour co-ordination and the number of British eccentrics rockets, to two in 10,000.

Half the point, or possibly as much as 59 per cent of the point, of being British is to traverse Europe being called eccentric by people who eat horses but do not play cricket. In America, where burglars can successfully sue their victims for having a faulty drainpipe, being British is pretty much synonymous with being eccentric. To an American, the phrase "English eccentric" is tautologous.

Mr Weeks' research thus creates a mild ripple of amusement. It sets in context our eccentric demand that millions be spent on expensive snow-clearing equipment that can be wheeled out for two days every four years, cheating us of our joy in pretending that our icebound struggles to work are "essential".

Past comparisons with today's war

From Miss Sylvia Adams
Sir, On July 29, 1940, *The Times* published the following letter:
Sir, The Emergency Powers (Defence) (No.2) Bill contains no provision which places on the prosecution the onus of proving the guilt of an accused in accordance with the existing rules of evidence.
I contend that statutory provision should be made to safeguard the liberty of the subject and to prevent the burden of proof being placed by the Regulations on the accused to establish his innocence.
Yours faithfully,
EDWARD F. IWL,
5 Clements Inn, WC2, July 27.
It saddens me that even after the passage of over 50 years we are no nearer a solution, as witness your report (February 7) on the holding of Azis who are regarded as a security risk and whose fate depends on the deliberations of an advisory panel.
Yours faithfully,
SYLVIA ADAMS,
6 Warrance Road, Hangleton Valley, Hove, East Sussex.
February 7.
From Viscount Caldecote, F.R.S.
Sir, I don't understand why Mr Sinclair (January 31) is so concerned about "comparisons" being made between Hitler and Saddam Hussein, for the fact is that both ruthlessly invaded a neighbouring state without provocation, causing great suffering and damage.
But of course in one way 1938-9 was very different to 1990-1. In 1938 there was no consensus amongst peace-loving nations that Hitler's aggression should be halted perhaps we were not strong enough, opinions differ. So in 1939 a much greater more damaging conflict started, because earlier aggression and invasion had not been challenged.
Today the situation is entirely different: there is an overwhelming

majority in the United Nations and in support of taking action to deal with Iraq's aggression and the allies have the determination and strength to deal with it effectively. It is indeed, in Mr Sinclair's words, "a punitive expedition against a state that is judged to have breached international law". Surely that is a just cause.
To suggest as he does that, because war has not been formally declared and our national survival is not at stake, we are entitled to express doubt and dissent in any way we please is irresponsible to say the least. And it shows a complete lack of the great gratitude and admiration which is due to all who are in danger or suffering in any way as a result of fighting aggression.
The old adage "If you want peace prepare for war" will always be true as long as cruel and ruthless dictators like Hitler and Saddam Hussein exist. We should not neglect the past, when we learn that lesson the hard way, as Mr Sinclair apparently wants us to do.
Yours faithfully,
CALDECOTE,
House of Lords.
February 2.
From Mr F. B. Barrett
Sir, Mr David Sinclair's letter contains a shockingly cynical and revealing sentence that encapsulates his attitude: "There is no question of national survival to be addressed except for the peoples of Kuwait and Iraq." In 1939, the same could have been written, but substituting Poland and Germany for Kuwait and Iraq.
Yours faithfully,
F. B. BARRETT,
1 Victoria Court, 60 Victoria Road, Shoreham by Sea, West Sussex.
February 1.

Gulf oil spill

From Dr Sue Mayer and Dr Gillian Glegg
Sir, Brian Ford's article, "How nature will lick the Gulf slick" (January 31), is misleading in its suggestion that the oil spill in the Gulf will cause damage which is very transient in nature and of little concern.
The idea that the spill will be good for bacteria is not in any way correct. The full implications. Bacteria will digest oil slowly but their ability to do this is related to many factors, including the supply of nutrients other than hydrocarbons such as oxygen and nitrogen. Different bacteria will grow in different conditions.
In the absence of oxygen the smell will not be of freshly dug earth, as suggested in the article, but of bad eggs (hydrogen sulphide). The explosion of the bacterial population may well be a food source for the microscopic plankton, but only if they are able to cope with the surrounding environment in which the bacteria are growing.

The breakdown of some toxic chemicals from crude oil by bacteria is undoubtedly a benefit. However, to continue with the suggestion that this will release nutrients of benefit to plants and animals ignores the fact that in the face of an oil spill of such enormity very few individuals may be left to profit. To suggest that in three years things will be back to normal when considering animals such as the long-lived and slow-to-reproduce dugong is too glib.
To view the destruction of life as a matter of unavoidable fact and to portray the oil spill in terms of advantage to bacteria that can digest it shows a lack of understanding of the finely balanced ecosystem. We cannot take comfort from the growth in the local bacterial population when hundreds of sea birds, fish, and marine mammals have been killed and the ecosystem on which all are mutually dependent has been devastated.
Yours sincerely,
SUE MAYER,
GILLIAN GLEGG,
Greenpeace UK (science unit), Caspary Villas, NI.
February 4.

Police criticism

From Mrs S. R. Toye
Sir, Last month, upon the conclusion of the tragic case involving a girl whose body was accidentally shot by a police marksman, the trial judge accused the West Midlands police force of having concealed a vital document and called for an enquiry which was subsequently set up.
It now transpires (report, January 26) that the judge has accepted that his criticism of the police had been misplaced and that, according to counsel, the responsibility for failing to call for the vital document lay with the force's legal advisers.
One must wonder why the judge who had called for an enquiry as to the conduct of the police has not, it seems, now called for any enquiry into the conduct of these advisers or even voiced any criticism of them. Further, who will bear the cost of the somewhat abortive enquiry into the conduct of the police?
Yours faithfully,
S. TOYE,
Beches Farm,
Buckland St Mary,
Cornwall, Somerset.
January 28.

Channel tunnel safety

From the President of the National Association of Fire Officers
Sir, Your article (February 7) regarding the decision by Eurotunnel to prohibit the carriage of virtually all toxic and hazardous goods through the Channel tunnel when it opens is a success for organisations including my own that have campaigned for greater safety regulations within the project.
It is hoped that Eurotunnel will now consider other safety issues, viz: segregation of passengers from their vehicles; vehicles positioned within fire-resistant carriages and fastened to the floor; realistic passenger-evacuation times; full-scale evacuation drills.
My organisation will continue to campaign for greater safety within the Channel tunnel to ensure that disasters similar to King's Cross and Bradford are not repeated.
Yours sincerely,
A. J. McMURRY,
President,
National Association of Fire Officers,
10 Cuthbert Road,
Croydon, Surrey.
February 7.

Farm buildings control

From Mr Giles Sturdy
Sir, In your editorial (February 4) you write that farmers can erect what buildings they like. In fact, planning permission is required for livestock buildings within 400 metres of buildings where people live or work; for buildings over 465 square metres in area; and for buildings within 25 metres of a classified road.
You state that there is no control over the type of building a farmer can put up "as long as he calls it a farm building". Again this is not so: permission is granted by development order only to those buildings which are both "reasonably necessary for the purposes of agriculture within the (farm) unit" and "designed for the purposes of agriculture". It is not sufficient that a building is used for agricultural purposes; it must look like a farm building as regards its physical appearance and layout.
Under existing planning controls planning authorities can "stop development altogether". A planning authority has the power to issue a direction which makes it necessary for planning applications to be submitted for all types of building, where the authority considers that

there may be a threat to the rural landscape.
Should the prior notification system be extended throughout the country such directions would continue to be available to a planning authority where it considered that development was inappropriate. The authority could therefore stop development altogether in that area. Even if the planning authority did not issue a direction, no building could be erected without the authority's approval of the siting, design and external appearance of that building.
Whatever planning system is in operation, controls should be operated with a sympathy for and understanding of both farming and countryside needs.
Yours faithfully,
GILES STURDY (Chairman, Parliamentary Land Use and Environment Committee),
National Farmers' Union,
Agriculture House,
Knightsbridge, SW1.
February 4.

Hurdles in the Lincoln handicap

From Mr John Snell
Sir, The dispute at Lincoln has nothing to do with freehold tenure, although that system is the safest bastion against the views of those whom you label (leading article, February 4) "widely respected churchmen". It has everything to do with Crown appointments to deaneries and residentiary canons, piecemeal, as and when vacancies arise. Clerics of differing outlooks and temperaments suddenly find themselves saddled with each other: not a recipe for guaranteed harmony.
The Magna Carta loss is a side issue. The dean is quite wrong to view the present impasse as questioning "ecclesiastical authority". The bishop may ask for the resignation of whomsoever he will - as may you and I. He has not done so. He has asked for certain canons to "reconsider their positions". The distinction is more than one of style.
This they have done, and they rightly remain. Nobody but a fool would expect them to go, but then the foolish handling of this matter has put them in a difficult position. Your description of the canons "clinging to their posts" is faint. The bishop's admonition and award found no notable improprieties.
It is a matter of the deepest regret that Bishop Hardy chose to chair his own formal visitation instead of appointing a fellow bishop or canon lawyer to preside and to deliver to the Bishop of Lincoln his findings of fact. Hardy has disqualified himself from exercising any pastoral role. To many of us here it is his position which is now untenable, for we are no further forward.
We will not stand by to observe the destruction of four excellent men who have given a combination of 60 years of unstinted and (otherwise) un criticised stewardship.
Yours ever,
JOHN SNELL,
16 Minster Yard, Lincoln.
February 4.

adaptable to changing needs than is often supposed.
The Church of England still maintains a valuable balance between bishop, priest and people which is lacking either in the Catholic Church (with its direction of clergy) or in the Free churches (with their essentially congregational outlook). Remove the freehold and the balance of authority would move radically towards the bishop.
If a priest has continually to watch lest he offend the interests of diocesan committees or "specialists" then the chances diminish steeply that he will be able to stand doggedly for the well-being of his parishioners.
Even more importantly, one of the strengths of the Church of England is the tradition of pastoral care which is still widely alive within it. It is valued by many, regardless of whether they attend church or no. Trust and affection take time to build and so does a ministry to a community. To remove the freehold would mean that the secure basis for a priest really "getting to know" people would be lost.
Yours faithfully,
DAVID HARES,
The Vicarage, Kesgrave,
Ipswich, Suffolk.
February 4.
From the Reverend Gavin Fergus
Sir, Are the clergy - at all levels - the best, or even the right, people to be given the responsibility of fund-raising and financial management as they are at present?
Let those who would throw the first stone in the Lincoln affair consider what might happen in the financial affairs of an "Oxbridge" college with woefully insufficient endowment if its teaching staff had the additional responsibility of fund-raising to keep it going. Might not some bright don conceive the notion of trotting round the globe with the college treasures on exhibition during the long vacation?
Yours faithfully,
GAVIN FERGUS,
Beehive Cottage,
Ballachulish,
Argyll.
February 5.

Arts sponsorship

From Mr Larry Westland
Sir, A further low in the arts awards fatigue scale is marked by the introduction of the Sainsbury's Awards for Arts Education. We are told (Arts page, January 30) that this latest public relations venture "runs hand in hand with J. Sainsbury's policy of 'own brand' grocery marketing" - Heaven help the arts!
On the surface such overworked marketing ploys appear to be contributing to the arts. If we look deeper, however, we see a different picture.
In the last Prudential Awards, for instance, £100,000 went to Ballet Rambert and £25,000 to English National Opera, Almeida Festival and two organisations to whom the money was a much-needed lifeline. However, just a fraction of the

\$400,000 reportedly spent on publicity, administration and fees to sponsorship brokers for this media event, billed as the country's "richest ever", could have rescued any number of arts projects.
Many companies have sponsorship programmes which are well thought out and whose commitment to the society which buys their products is genuine. Marks & Spencer and W. H. Smith, for example, are more concerned that we at Music for Youth are encouraging music in our schools than how many columns inches they have notched up in the past month.
Yours faithfully,
LARRY WESTLAND
(Executive Director),
Music for Youth,
23a Kings Road, SW3.
February 7.

Sales distinction

From Miss J. M. Harries
Sir, Mr Freeman (February 5) is mistaken in linking car boot sales (whether indoor or out) with jumble sales. There is an important difference between these two events.
In the latter a collection of items, donated by various individuals, is sold and usually the entire profits are given to one or more charities. In a normal car boot sale, however, the only proceeds which might go to charity (if any) would be the rent for the pitch, the proceeds from sales being retained by the sellers.
There seems to be no reason, except that of cost (hire of hall), why this procedure should not be transferred indoors, but the result would not be a jumble sale in the accepted sense. We do not yet seem to have found a word for this type of event.
Yours faithfully,
JOAN HARRIES,
6 Orchard Court,
Croydon,
Farnham, Surrey.

The new millennium

From Mr F. C. Middleton
Sir, I suggest that David Blackman's premise (February 6), and hence his argument, is at fault.
Surely, the last year before Christ (1BC) was followed immediately by the first Year of Our Lord (Anno Domini - AD), i.e., there was no such year as AD0.
To put it another way, the starting line for a hundred metres race is set at the beginning of the first metre!
Loath as I am, since it reduces my chances of enjoying the occasion, I agree with Richard Need (January 31) that the millennium will end on December 31, 2000.
Yours sincerely,
FRED MIDDLETON,
8 Princes Avenue,
Peters Wood,
Orrington, Kent.
February 6.

Adverse conditions

From Mr J. A. Tingley
Sir, On Thursday, after a couple of inches of snow in this small town, my bank was closed at 3pm and a large insurance company sent its staff home at lunch time. A building society in south London did not reply to the telephone all afternoon: no one was there.
I am now beginning to understand how it is possible to make such large-scale redundancies in the financial-services sector. I wonder if the employees in that industry have yet made the connection.
Yours faithfully,
J. A. TINGLEY,
James Tingley & Co (solicitors),
The Farnaby Suite,
16 South Park,
Sevenoaks, Kent.
February 8.
From Colonel J. P. Kiszely
Sir, The announcer at Waterloo East who brought a smile to Mrs Jackson's face (February 8) has a colleague among the train staff on the Bakerloo line who announces the arrival of his crowded, rush-hour train with the warning: "Let the passengers fall out first, please".
Yours faithfully,
JOHN KISZELEY,
Ministry of Defence,
Main Building, Whitehall, SW1.
February 8.

Letters to the editor should carry a daytime telephone number. They may be sent to a fax number - (071 782 5046).

Help: Pamela Le Pelley, study club

Learning along the right lines

TRAVEL can broaden the mind, particularly on your way to or from work by train. You can learn Japanese, German or Swahili, alternative medicine, portrait painting, accountancy, archaeology, even conjuring.

The key is the Commuter Study Club, started by Dr Pamela Le Pelley, a social anthropologist, with the help of Lord Young of Dartington, who was instrumental in setting up the Open University and whose Mutual Aid Centre funds Dr Le Pelley's work.

They made their maiden voyage on the 7.17 from Cambridge to Liverpool Street station, London, in 1977, and have increased their routes and subjects over the years, expanding from mainly Network SouthEast to InterCity trains.

The 18.10 from Easton to Wolverhampton, for example, offers mathematics, computing and information technology, French conversation, chess and Spanish.

Pupils can enrol in existing classes or ask Dr Le Pelley to form one for them. All they need do is tell her that they are interested in studying, say, sculpture or scripture on the 1.29 from Southampton and she will try to match them up with an instructor and other interested commuters. Or, they can volunteer to teach a subject.

SOME classes are simply discussion groups, on books or world affairs, taught, like most of the classes, by commuters who feel they have something to offer.

Most lessons are free, but for the professional classes on some trains, taught by experts, a fee of £28 for a ten-week term of weekly lessons is paid direct to the tutor, who travels free on a BR rail pass.

Ray Leeming's art class on the 7.47 from Brighton to Victoria has been so successful that there was an exhibition of the group's work in Brighton. "Although none of our classes is a degree class, the art class links in with the Open College of the Arts, and we hope to include creative writing and photography," Dr Le Pelley says.

Most commuters are keen to learn simply for learning's sake, she says. Occasionally commuters have had to strap-bag while studying, but most of the time seats are reserved — in first class compartments, where possible, without extra charge.

VICTORIA MCKEE

Commuter Study Club, 18 Victoria Park Square, London E2 9PF (081-980 0701).



Right approach? The Craven Street terrace does not feature on English Heritage's list of buildings at risk

Events in town

THIS WEEKEND

● **Milton Keynes brass band festival:** Concert with 53 bands. Stantonbury Campus, Milton Keynes, Bucks, tomorrow 9am-7pm, £2.50, child/student £1.50.

● **Jorvik Viking combat and Feast of the Jute:** This afternoon, warriors from Regia anglorum recreate hostilities at the Eye of York. Viking banquet tonight in the Merchant Adventurers Hall, York. Today, combat 2pm, free. Feast 7.45pm, £20.50.

● **Childhood festival concert:** Third in the series of concerts devised by the LSO's principal conductor, Michael Tilson Thomas. Serpentine Hall, London EC2. Tomorrow 7.30pm, £5-£25 (box office, 071-838 8881).

● **Still and Silent Objects:** Last chance to see the exhibition of sculptures inspired by seven artists who spent a year studying the museum's collections.

Natural History Museum, Cromwell Road, SW7 (071-938 9123). Today 10am-6pm, tomorrow 11am-6pm, £3, child over five £1.50, under five free, family tickets £8.

NEXT WEEK
● **National Trust lectures:** Paul Edwards, the landscape architect and writer, talks about restoring and designing garden features. Purcell Room, South Bank, SE1. Mon 6pm, £4.50 (Festival Hall box office, 071-828 8800).

● **RSPB films:** "Year of the Stork", "Home from the Sea", "A Story of Seabirds", "Baroud, the Red Kite Success Story", "Duke's Playhouse", Moor Lane, Lancaster. Tomorrow and Mon.

7.30pm. Also at St George's Hall, Exeter, Tues 6pm and 7.45pm. Small admission charge.

● **Pioneers: Aviation 1783-1914:** Art exhibition depicting early attempts to fly. Also an exhibition about the RAF in the Gulf today. RAF Museum, Hendon, London, NW9 (081-205 2268). Tues until August 4, daily 10am-6pm, £3.80, child £1.80.

● **King's Lynn fiction festival:** Three-day festival of talks, seminars and discussions with writers including Malcolm Bradbury, David Lodge, Penelope Fitzgerald, Hilary Mantel, Town Hall, King's Lynn, Norfolk. Fri-Sun, information, tickets from Anthony Ellis, Hillhouse, 19 Tuesday Market Place, King's Lynn (0533 691861).

JUDY FROSHAUG

With Georgian on their minds

Many Georgian terraces are in need restoration, but what type of restoration and to what purpose? Callum Murray reports

Walk the Georgian streets of Spitalfields, east of the City of London, skirting the derelict huddled around packing-case fires by the market. Before long you will come upon one of the houses listed in English Heritage's *Buildings at Risk in Greater London*, published last week.

In Princelet Street alone ten terraced houses feature, all of them Grade 2 listed. There are 945 buildings on English Heritage's register, and about 70 per cent are Georgian terraced houses like these. How is it that, at a time when "derelict" houses are held in higher esteem than ever, so many are under threat?

The architectural historian Dan Cruickshank is a founder member of the Spitalfields Historic Buildings Trust, set up in 1977.

His recently restored house in Elder Street provides an answer to the threat facing such buildings. Elder Street is an early Georgian island, overlooked by the pink marble monoliths of the Broadgate centre, and surrounded by nondescript Victorian commercial development. Georgian terraces, the suburbs of their day, are now often part of the inner city — and who wants to live in the inner city?

Stephen Matheson, noted in *The English Terraced House*, that while the terrace house was a uniquely English concept, dating from the 17th century, the "domestic revival", with its idea of "the occasional retreat into remoteness, nature, smallness, individuality", can itself be traced back at least to the "cottage orrery" of about 1800. "As early as 1840," he wrote, "the terrace had ceased to be fashionable."

Now that it is once more fashionable to live in the right kind of terrace, is it too late? In Spitalfields, many Georgian houses appear beyond hope, with walls blackened, cracked and bowed, and windows and doors leaning sideways. Yet some of those on the register are already in the care of the trust and some, such as 42 Brushfield Street, built in 1780, have had considerable sums of money spent on them, including English Heritage grants.

The preface to *Buildings at Risk* acknowledges that: "Some of the buildings listed are the subject of current proposals for refurbishment and will be removed from the register when repair works are complete." But the owner of one of the houses in Princelet Street has spent 12 years restoring the building bit by bit with the encouragement of the trust, as money has become available. It must be galling for her to find that her house is described on the register as "poor, vacant".

The problem of restoring Georgian terraces is not simply that many inner city areas do not have a Spitalfields Trust; nor, in Spitalfields, that the trust is only a charity and has no money. According to Mr Cruickshank, these houses, which were nearly always built speculatively, are in a category of their own. Thin-walled, lime-mortared and often with virtually no foundations, they are "soft buildings," he says.

They should have fallen long ago, but they tend to want to stand up. He adds that their restoration is an extremely delicate business, it is difficult to find architects, engineers and craftsmen who understand the buildings well enough to do the job properly.

There are, however, other ways of restoring Georgian terraces. Next to Charing Cross station stands a domestic Georgian terrace dating from 1730 to about 1790. For perhaps 100 years Craven Street was owned by British Rail and, before it, by the Southern Railway. The houses were partly used as low-cost office accommodation. In 1977, British Rail sold the terrace, but by then, fortunately, it had acquired its Grade 2 listing and could not be demolished easily.

The developer, Tarmac, believed that the buildings would be commercially viable only as high-end office space, converted to a very high specification. In the time it took to gain the planning consents, some houses were occupied by squatters and one was set on fire, destroying much of the original wooden wall panelling.

When the current architect, Jestic and Whiles, took over in 1989, the buildings were in bad shape. But the terrace is now clearly under restoration, and does not appear on English Heritage's register.

Yet many experts, including Mr Cruickshank, would say that Georgian terraces are more "at risk" from conversion to office accommodation of this type, than they are from total neglect. "We're asking them to do things they were never built to do," admits the architect Tom Jestic.

In contrast to the Spitalfields process, the restoration is proceeding quickly. Floors have been jacked up and levelled, main beams reinforced to withstand office floor loadings, wall panelling stripped out to be replaced later. All this is very different from the Spitalfields Trust's minimum intervention policy of painstaking conservation of all existing fabric, whatever its condition. "It's open-heart surgery," Mr Jestic says of the Craven Street project. "It's very radical, I acknowledge that. But what we're doing is setting the building up for another 200 years. If you do a low-spec building, you have not arrested the decline. English Heritage's view involves constant renovation — you can't sell that on the open market."

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In spite of placing so many of the trust's buildings on the "at risk" register, and of omitting Craven Street, English Heritage approves of conservation of the Spitalfields kind rather than the Craven Street kind. Jestic and Whiles has fought many battles with English Heritage. "English Heritage have the moral high ground," Mr Jestic says. "They are the good guys. But often it's not that clear-cut."

The irony is that it seems impossible at present to sell a high-spec office building. With the upper terrace nearing completion, tenants are still being sought — and the developers are thinking of cutting their losses. For the lower terrace, Jestic and Whiles has, after all, been asked to prepare an alternative, low-spec scheme, costing about half that of the upper terrace conversion. "That would delight English Heritage," Mr Jestic says. "They have this thing that one day someone's going to come along and do the job 'properly'."

In the time it took to gain planning consent, some houses were occupied by squatters and one was set on fire, destroying much of the wooden wall panelling

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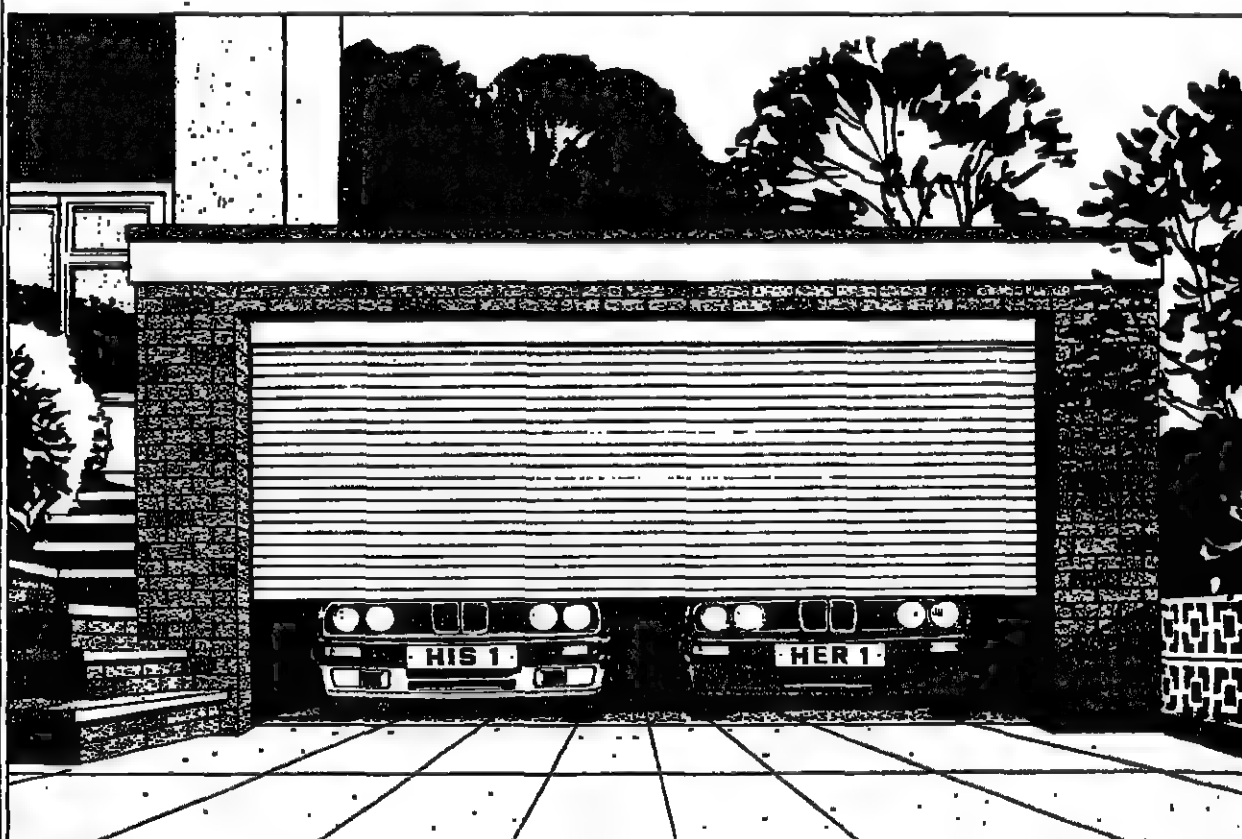
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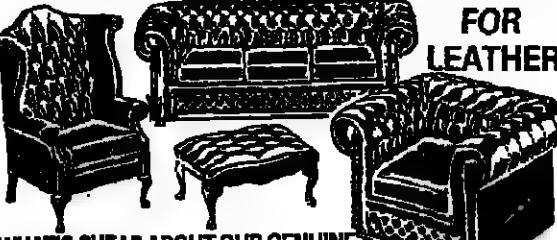
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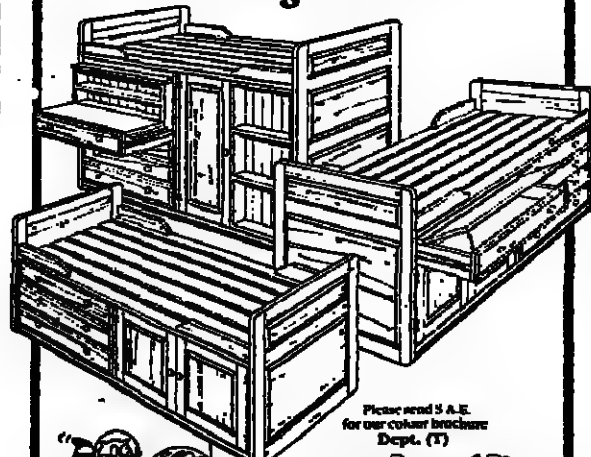
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6.00 The Art Of Landscape 7.00 *Tunes World Sport*

8.00 The Channel Four Dolly. A special edition reporting on all the latest developments in the Gulf

9.15 Channel 4 Racing: The Morning Line

9.25 Sing and Swing. A collection of performances by jazz stars of the Thirties and Forties (?)

9.30 Listening Eyes: Signs of Our Times – The Story of Our Lives. A sign-language story telling session. (Teletext)

10.00 Matters of Life and Death. Jessica Robinson concludes her series on food and death with a look at what life is like behind the scenes of the restaurant trade (?). (Teletext)

10.30 Film: Jack William (1939, b/w). Dicky Lupino stars as Richmill Crompton's mischievous schoolboy hero who, aided by his gang of young "outlaws", sets out to help his father win the local council election. On the way, William and his friends become involved in a series of comic misadventures. With Roddy McDowall, Fred Emney and Basil Beardon. Directed by Graham Cutts

11.55 Cinema: Short film about the life of Miguel de Cervantes, author of Don Quixote

12.30 The Munsters (b/w). Return of the classic comedy about one of America's spookiest families (?)

1.00 Film: My Gal Sal (1942, R). Rita Hayworth makes the first of her two appearances of the afternoon in this breezy musical set in the Gay Nineties. The film follows the work and love life of songwriter Paul Dresser (Brotherhood of the Muses' Theodore Dreiser) with Victor Mature playing the central part. An enjoyable biopic crammed with catchy songs. Directed by Irving Cummings

2.55 Film: Cover Girl (1944). Classic Columbia musical in which Rita Hayworth plays a dancer who is torn between her love for Gene Kelly, the owner of the Brooklyn nightclub in which she meets at a Broadway producer (Lee Remick), whose sheets at an audition. Hayworth sings "Long Ago and Far Away", is a treat and the film is sumptuously photographed in Technicolor by Ralph Mate. Directed by Charles Vidor 4.55 In and Out. Americanization

5.05 Brookside. Soap set in a Liverpool street. Comment on how they have been

6.30 Right to Fight. A documentary on how they have been represented by the media during the Gulf war

7.00 The World This Week examines how the Muslim world has been split by the Gulf war. Includes interviews with Yassir Arafat and the prime minister of Pakistan, Nawaz Sharif. Followed by Weather

8.00 The Land of Europe: A Place in the History

A CHOICE: A short film involving film-makers from England, Ireland, France and the Soviet Union seeks to present "an authentic portrait of the realities of rural living across Europe". The series kicks off with a film by Mike Alexander which continues the theme of the village. It features a small Buckinghamshire village, sparsely populated Gleanham parish where the countryside is fast disappearing under London overspill, where the countryside is fast disappearing under London overspill. The series explores the changes and trends through selected individuals from the two areas. His Scottish cast includes a laird, a city stone waller and a sheep shearer, while in Buckinghamshire we hear from a vet, a tree feller and a farmer. The



Love on the run: Roger Moore and Britt Ekland (7.40pm)

Realistic to change: a Gwynedd dry stone waller (£800pm)

9.00 LA Law. Continuing the hit American series chronicling the lives, both personal and professional, of a group of Los Angeles lawyers. (Telecast)

10.00 Small Stages: Me and My Friend. Televised staging of Gillian Ploverman's fringe play which won the 1988 Verity Bargate award when it was first performed at the Soho Poly Theatre in London. A study of the disturbing implications of psychiatric care, it tells how four former patients learn how to cope with everyday life and make a full return to the outside world. With Steve Swirence, Tim Stern, Nicola Richmond and Santa Rittier.

11.30 Channel 4 News featuring reports on all the latest developments in the Gulf

11.50 After Dark. This week the live, open-ended and sometimes controversial discussion programme tackles the marketing of RU

Records 3.00-4.45 Film: Zorro, the Gay Blade 11.00 Film: The Four Seasons 1.05

AS The High McGraw 12:00 Film: Salem's Lot 2:00 The Hi Men And Her 4:05 Dicks
The Ninth Art 4:35-6:05 America's Top Sport

TVS
SportsCenter 1:40pm World Wrestling 2:40 The A-Team 3:40 Hard Time On Planet Earth 3:55-4:10 Film: An Affair Never Ends 11:00 The TV's Match 11:50pm Film: Prime Time Live 12:35-1:00am The 11th Annual Bravo Awards 1:25 American Idol 4:00 Football 5:20 Adventure Island 4:30-4:45

TYNE LEES
As Tyne Leeson 5:10pm The A-Team 5:30-6:00 Film: Side by Side 11:00 McGraw 12:00 Film: Salem's Lot 2:00 The Hi Men And Her 4:05 Dicks
The Ninth Art 4:35-6:05 America's Top Sport

WJSTER
SportsCenter 1:40pm Wrestling 2:40 The A-Team 3:40 The Munnies 7:40-8:45 Guinness Book of Records 11:00-11:30

The Equinox 2:05 The Hi Men And Her 4:05-6:05 Dicks

SAC
SportsCenter 8:00 The Art of Leonardo 7:59 SportsCenter 8:00 C's Daily 8:30 Morning News 9:25 Sting And Glee 9:30 Listening Eye 10:00 Class by Class 10:30 The Secret Life of Machines 11:00 Talking With The Stars 11:30-12:00am The 11th Annual Bravo Awards 1:25 American Idol 4:00 Football 5:20 Adventure Island 4:30-4:45

12:30-1:00pm Film: My Gal Sal 2:00 Film: Cover Girl 4:05 In And Out 5:05 SportsCenter 8:00 NewsCenter 7:45pm

CNN Monday 8:30 Y Meas Church 9:38 Film: Paper Moon 11:30 C's News 11:50 After Dark 1:50 Tuesday

RTE 1
SportsCenter 8:00pm SportsCenter 1:00 CNN 2:00 News followed by You Rated My Life 2:45 City of the Angels 3:40 Film: Cocoon of Fire 6:30 To the Waters and the Woods 7:00 The Angels 7:30pm The Mailing List 8:00-8:30pm The News The Next Generation 8:30-9:00pm SportsCenter 9:00pm

YORKSHIRE
As London excepts: 1.40pm The A-Team
2.35 The Spectacular World of Geopress

★ FM: Most scheduled programmes will be suspended to give news of the Gulf war. Following schedule, on MW and LW, is subject to alteration:

5.55am Shipping Forecast: 6.00
News Briefing: Weather: 6.10
News Farming Week: 6.15
Programme: The Day: 7.00 Today
News: 7.00, 7.30, 8.00, 8.30
News: 7.25, 8.55
News: 9.05 Sport on 4
5.30 Breakfast: Ken Bruce with travel and holiday news
News: Loose Ends, with Ned
10.00 News: 10.05
11.00 News: The Week in Westminster, with Robin Oakley, political editor of The Times
11.30 From Our Own Correspondent: Money Box, with Louise Botting and Vincent Dogliani
12.25 Just a Minute: The non-stop talking game, hosted by Nicholas Parsons: 12.55
News: 1.00
1.10 Any Questions? Jonathan Dimbleby is joined in Chester by Sir Nick Cook, MP, Dr David Owen, MP, Dr Helen Atkins
2.30

5.00 God and Caesar: Mike Woodhouse talks to Dr Garrett Fitzgerald
5.25 Week Ending (to 5.50) Shipping Forecast: 5.55 Weather: 6.00 News: Sports Round-Up: 6.25 Citizens: Omnibus edition
7.10 Stop the Week, with Robert Robinson
7.45 The Chronicle: The Forsyte Chronicles: Episode 20 of a 23-part dramatisation of John Galsworthy's 'The Forsytes'
8.45 Newsweek: Sailing the Globe. Writing comes in as much an art form as performing comedy. Simon Annewise investigates
9.15 Music in Mind: Brian Kay with a selection of popular madcaps
9.50 Tim to Tim, led by the Rev Eddie News: 9.55 Weather: 10.00 News
10.15 True Grit
★ CHOICE: Do not expect a programme about courage. Expect instead to learn about aggregate, although insurance company would resent an all-time high if Michael Woodhouse report had carried a title like that. Grit, or aggregate, is the

and Andrew Neil (p. 1.55)
Shipping Forecast
2.00 **Science News:** A Science? 071-690
4411. Listeners can call
Jonathan Dimbleby with their
views on the issues raised in
Any Questions?
2.30 **Secondly Playhouse:**
Christopher and Columbus.
Barbara Clegg's and Owen
Wynark's dramatization of
the first visit American's novel. In
1916, German captain Anne
Rose and Anna Felicias von
Twindler journey to America in
search of their relatives. With
Janet Greenshaw and
Philippa Ritchie
3.45 **Theatrical:** Mrs Dale's Diary.
The first book of three plays
on the radio since 1939.
4.00 **News:** *Llewellyn Armstrong*
the Swells: *Neville MacDonald*
uncover a fabrication between
the young D.J. Llewellyn, a
Swiss American, and
... and a famous pianist (?)
4.30 **Science Now:** A report on how
environments can be
manipulated

quarried
from the earth for use by
the construction industry.
30 minutes of that would be
too little to contemplate.
Woods broadens his enquiry
into two much more
interesting areas: the impact
of quarrying on
archaeological digs, and the
threatening of necks of
man-made wildlife which
replace the worst-out
quarries

10.45 **The Poetry of Popular Song**
(new series): Arthur Freed -
"Singing in the Rain". The first
of four illustrated talks in
which Roy Don considers the
work of less well-known
American lyric writers

11.00 **Richard Baker Compares**
Notes with the conductors
Bryden Thomson and Vernon
Handley (?)

11.30 **And Now, in Colour...**
Superspace. The fifth of six
continuing programmes

12.00-12.30 **Local News**, 12.30
Weather 12.33 **Shipping**
Forecast

A gifted footballer hoping to come of age with a Wembley appearance

Speed playing a patient game

CLIVE WHITE

WHEN Terry Yorath, the Wales manager, declined to select Gary Speed as the replacement for Mark Hughes in Wednesday's international match against the Republic of Ireland, he was trying to protect what schoolboy football had done its damndest to ruin: "One of the brightest midfield prospects that Wales has produced in 30 years," according to Yorath.

Strange how the world of professional football, with all its demands for instant success, is sometimes capable of displaying great patience in the development of youngsters. It is a wonder that Speed still has anything to develop after playing 106 times at under-11 level for his district schools side in South Wales, a British record. Surprisingly, he never made the grade as a schoolboy international, kept out by a couple of Wrexham boys who are no longer in the game. A familiar story. But Speed has suddenly come of age as a footballer in his 21st year and tomorrow, weather permitting, he finds himself in opposition to Hughes when he plays for Leeds United against Manchester United in the televised first leg of their Rumbold Cup semi-final.

A Wembley appearance, whether it be in the Rumbold Cup or the FA Cup, would be an idyllic way for Speed to round off a memorable year. Twelve months ago he was not even established in the Leeds side. Now he is an integral part of a midfield quartet that many people consider to be the most finely tuned in British football.

In recognition of his emergence as a gifted left-sided player with a touch normally only associated with continental full backs, Yorath has awarded him four full caps, the last as a substitute in midweek. "It would have been quite easy to have played him from the start but I didn't want to do that," Yorath said. "He's having a lot of pressure games for Leeds at the moment. I'll bring him along nice and quietly and give him international when I think it's right. He handles pressure well, though."

It is, of course, in Yorath's interests, and those of Wales, that Speed is not rushed. One of the chief reasons Wales have not taken full advantage of the finishing powers of Hughes and Ian Rush over the years — not to mention, more recently, Dean Saunders — is that they have never had anyone in midfield capable of providing a quality service to the front men. That is, until now.

A central midfield position would give Speed, when he is ready, greater latitude to provide that service. Like Kevin Sheedy, of Everton, to whom Kevin Ratcliffe, the Wales captain, likens his young international colleague, Speed is capable of fulfilling both the wide and central positions. But at club level he is up against the likes of David Batty and Gary McAllister for the central role he prefers.



Bright prospect: Speed has the potential to succeed with club and country

Liverpool intent on a revival

By IAN ROSS AND LOUISE TAYLOR

IF LIVERPOOL are to regain the leadership of the first division from Arsenal today, they must not only overcome the invariably robust challenge of their neighbours, Everton, but also the unfamiliar feeling of insecurity which has undermined much of their football since the turn of the year.

It is often said of Liverpool that they are never more dangerous than when cornered. Criticism is used to reinforce the pride and ego of these individuals whose flares have deteriorated, ranks are closed and messages of defiance begin to filter out of Anfield on an almost daily basis.

Over the past few weeks, this traditional scenario has begun to unfold, but surprisingly the expected reversal in fortune has so far failed to materialise, despite the insistence of Kenny Dalglish, the team manager, that results will improve once his players begin to enjoy a more even "bounce of the ball."

Since his appointment as manager at Anfield on December 22, Liverpool have enjoyed some good fortune, notably in an FA Cup third-round tie at Black-

burn Rovers, but it has to be said, previous little community in respect of either results or performance. Having collected just seven points from their last six League fixtures, today's derby match, one of only a handful to have beaten the atrocious weather, is of paramount importance to the champions.

Inevitably, much of yesterday's talk was of the passion and commitment which is required on such occasions, with both Dalglish and Howard Kendall, his Everton counterpart, reaffirming that the form book can be discounted when a divided city unites, albeit for only 90 minutes.

"Form has never meant much to these games," Dalglish said. "Every other city in Britain must envy the atmosphere which is created when Liverpool and Everton meet."

Kendall remains similarly entertained by the prospect of the nineteenth Merseyside derby in just five years. "I am genuinely excited about the prospect of renewing the old rivalry," he said.

"In the past, I have experienced going into games against Liverpool with the feeling that

we don't stand a chance, but that has often left it playable when incidents weather has prevented matches further inland, and George Tyson, a local expert on the Liverpool derby, had no hesitation in declaring the match on when he inspected the pitch yesterday morning.

With Sheffield United's attempt to stay in the first division suddenly seeming to appear credible, the question of who goes down is now less obvious. Sunderland stand seventh in the table. Brian Mooney, a 225,000 midweek purchase from Preston North End, will make his debut on the wing for Sunderland.

Under-soil heating at Maine Road means that Manchester City, who are eighth, face Chelsea, who are ninth and fresh from last week's win over Arsenal.

In the second division, Portsmouth, who are third bottom, will aim to build on last week's win over Notts County by succeeding on the under-soil heated pitch at Blackburn Rovers.

A division lower, an unchanged Bolton Wanderers aim to extend their unbeaten League run to 18 matches at home to Huddersfield Town.

Directors walk out on Stoke

THREE directors resigned yesterday from Stoke City in a bitter power struggle over a £500,000 share issue. The club's former vice-chairman, Ed Whelan, Maurice Nield and Mike Loftus departed from the six-man board, claiming that the chairman, Peter Coates, was wielding too much power.

Coates said: "There is no turmoil at Stoke. Just a difference of opinion."

The Swansea Town player, Tony Galvin, is the club's new assistant manager. He succeeds Chris Bates, who has left for Birmingham City.

© ZURICH: The eight countries entered in the first stage of bidding for the 1996 World Cup finals shortly before yesterday's deadline, are England, Brazil, Chile, France, Switzerland, India, Morocco and Portugal. France are to build a 60,000-seater stadium at Melun-Sein, 30 miles from Paris.

© The Atletico Madrid president, Jesus Gil, has lost his appeal against his suspension from European football until next season, imposed for publicly calling the French referee, Michel Vautrot, a homosexual.

More resistance on the rinks

By Ken Lawrence

IF YOU thought you had heard the last of Australians bowling like demons and giving Englishmen sleepless nights then you were wrong. I am sorry to be the bearer of such tidings, but next week four more Aussie bowlers will advance, intent upon putting Poms and anyone else not from the southern hemisphere in their place.

The better tidings are that the opposition these predators will face at the Preston Guild Hall are not likely to be such pushovers as Bruce Reid and Craig McDermott found our cricketers. David Bryant, Tony Abbott and John Pons are made of sterner stuff.

They have all won the world indoor bowls championship — Pons, the civil servant from Port Talbot, holds the title and is No. 1 seed — but an overseas player has never done so. The question is — will 1991 be the year that one does?

Certainly it will not be want of trying. Ian Schaback, last year's beaten finalist, Roy Partridge, who beat Bryant for Commonwealth gold medal, Trevor Morris and their skip, Rex Johnston, are seasoned and highly competitive players.

The home challenge will be strong, however. Any one of three, Pons, Abbott or Bryant, could win on February 24 although Pons, for one, is under no illusions. "There will be no

SPORT ON TELEVISION

THE WEEK IN VIEW

easy games. The Aussies are all good," he says.

He has a slight preference these days for the indoor game because of the trest surface. And BBC, who will miss Tuesday, Wednesday and Thursday's play and pick up the action from Friday (Sports on Friday, 2.15pm) are bolder indoors rather than out. There are no worries about rain stopping play, the carpet ensures true line

TODAY: At least the weather should not stop Grandstand (BBC1, 12.15) from showing the Benson and Hedges Masters snooker at Wembley. Live golf — the Bob Hope Classic from Palm Springs — can be found on Screenport (8.30-11.30pm).

WEDNESDAY: Live coverage of the Wembley snooker final on BBC1 (8.0-9.05, with the latter stages at 11.10pm). Screenport follows the Super Ray Leonard bout (8pm) with the Bob Hope golf.

THURSDAY: The Newcastle and Nottingham Forest FA Cup tie is live on the Sports Channel from 7.30pm and on BBC1 highlights at 10.10pm. If you missed Super Ray's contest, Screenport has a repeat (8.0-9.30pm).

TUESDAY: Live boxing is promised on Screenport (8pm) with Mark Reeler's Commonwealth super-

weight title bout against Thunder Ayrich and also on the Sports Channel (8pm).

WEDNESDAY: Championship boxing on both ITV and BBC — featherweight Sean Murphy and John Dawson (8.0-9.05pm) face the first challenge to the world indoor bowls title at Preston. Sports on Friday (2.20pm) opens up BBC2's coverage of this major championship. England's rugby captain, Will Carling, talks his head off on the Sports Channel (7pm).

When Welsh viewers watch their Rugby Roundup featuring Newcastle and North tonight (ITV) 11pm, they will not hear the voices of Peter Wheeler and David Kirk. But the former England and New Zealand star will have been secretly summarizing the match — the latest in the ITV search for the men to ensure their World Cup coverage is better than anything the BBC produces.

Already other England captains in Steve Smith and Nigel Melville, along with Gareth Chilcot, have gone through this dress rehearsal.

This is the first of two world championships they will screen this month — they have Chris Eubank's first defence live on February 23.

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YACHTING

Roaring Forties soon take their toll

By Barry Pickthall

THE Roaring Forties have been to live up to their reputation for the leading competitors in the BOC single-handed round the world race as they head down into the Southern Ocean during the third stage of the race from Sydney to Punta del Este, Uruguay.

Both Alain Gautier, the race leader, and his fourth-placed French rival, Philippe Jeantot, suffered knock-downs in the 65-knot winds overnight. Gautier, who has maintained a 25-mile lead over Christophe Anguin's Groupe Sothe, escaped unscathed, but Jeantot reported a "very bad knock-down" which left him with a torn mast and broken goose-neck, linking the boom to the mast.

Another report damage was the American, Jack Boye, sailing the class 2 entry, Project City Kids. The yacht also suffered a broken goose-neck, and Boye was hit on the head by the boom, experiencing some concussion.

Shortly before the accident, Boye was passed by Josh Hall, of Britain, close enough for the two skippers to wave and shake pictures of each other. Hall's yacht, New Spirit of Ipswich, is now in third place in the class.

LEADING POSITIONS: At 06.30 GMT yesterday, with miles to Punta del Este, General Competitors (A) Gautier, Fr. 5,400; (B) Groupe Sothe (C) Anguin, Fr. 5,400; (D) Groupe Sothe (E) Jeantot, Fr. 5,400; (F) Groupe Sothe (G) Anguin, Fr. 5,400; (H) Groupe Sothe (I) Anguin, Fr. 5,400; (J) Groupe Sothe (K) Anguin, Fr. 5,400; (L) Groupe Sothe (M) Anguin, Fr. 5,400; (N) Groupe Sothe (O) Anguin, Fr. 5,400; (P) Groupe Sothe (Q) Anguin, Fr. 5,400; (R) Groupe Sothe (S) Anguin, Fr. 5,400; (T) Groupe Sothe (U) Anguin, Fr. 5,400; (V) Groupe Sothe (W) Anguin, Fr. 5,400; (X) Groupe Sothe (Y) Anguin, Fr. 5,400; (Z) Groupe Sothe (AA) Anguin, Fr. 5,400; (AB) Groupe Sothe (AC) Anguin, Fr. 5,400; (AD) Groupe Sothe (AE) Anguin, Fr. 5,400; (AF) Groupe Sothe (AG) Anguin, Fr. 5,400; (AH) Groupe Sothe (AI) Anguin, Fr. 5,400; (AJ) Groupe Sothe (AK) Anguin, Fr. 5,400; (AL) Groupe Sothe (AM) Anguin, Fr. 5,400; (AN) Groupe Sothe (AO) Anguin, Fr. 5,400; (AP) Groupe Sothe (AQ) Anguin, Fr. 5,400; (AR) Groupe Sothe (AS) Anguin, Fr. 5,400; 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Euro-200 index launched by ISE

By GRAM SERRAUNT
FINANCIAL EDITOR

THE International Stock Exchange is launching a pan-European share price index, combining the FT-SE 100 index of British shares with the Eurotrack 100 index of continental markets, which it started in October.

The ensuing FT-SE Eurotrack 200 will be launched officially on February 25, but will be available on the exchange's Topic screens from Monday.

The 200 index will be a continuous computerised real-time index, changing minute by minute in line with individual share price movements but it will be denominated in European currency units. The Eurotrack 100 index is denominated in marks, although German shares make up only about a quarter of the index.

The main purpose of the new index is to mirror as far as possible the monthly benchmark indices of European markets operated by Morgan Stanley Capital International and others, thereby providing a base for derivative options, futures and warrants business aimed at international portfolio managers.

Herschel Post, chairman of the exchange's trading markets board, said that, as more funds were legally able to use such futures and options, the index could be at the heart of the investment process.

An adjustment factor has been applied to the shares in the British index, bringing their combined initial weighting down from about half to 43 per cent, in line with the relative capitalisation of the whole market. This compares with 14 per cent for Germany and 13 per cent for France and bears little relation to the relative size of the economies.

Thorn launches Thames bid

By MARTIN WALLER

THORN EMI, the electronics and music publishing group, has launched a takeover bid for Thames Television, London's weekday independent television contractor, valuing it at a maximum of £148.9 million.

But the Thames board, with Thorn's support, has recommended shareholders not to accept the bid. Thorn itself says it is keen to keep an International Stock Exchange quote for Thames, although it is already assured of a 55.6 per cent stake.

Thorn has agreed to buy the 27.8 per cent holding of BET, the stricken industrial services group, to add to its own matching holding, BET, which has seen its share price collapse on concern over debt and trading prospects, will receive £34.5 million now and as much as £6.9 million eventually as deferred consideration. Thorn is known to have expressed an interest in paying about £5 a share a year ago for BET's stake, and observers say the current deal has been done at a fire sale price because of BET's problems.

Thames said on Thursday it was in talks with an unnamed party which could lead to a bid at between 250p and 300p a share. Thorn announced it was making the bid after reaching agreement with BET.

The agreement triggered the bid automatically under Takeover Panel rules. Both companies had been trying to find buyers for their Thames shares, which have plunged from a high of 547p a year ago, but with no success.

Thorn is now offering 250p cash a share initially and a maximum of 50p subsequently if certain conditions are fulfilled concerning the future

share price of Thames and its net advertising revenue for calendar 1992. Thorn, however, says it believes Thames's future is best served by retaining a listing, while guaranteeing not to reduce its holding below 50 per cent until the start of 1994.

Frances Elliott, director of corporate affairs at Thorn, said: "We see Thames as an investment. We don't want to be a TV contractor. We haven't got the management skills. The ownership of the company is best not all in our hands." She said Thorn also had the flexibility to sell its holding after 1993 if the Thames share price warranted it.

The deal depends on the successful conclusion of talks with the Independent Television Commission, which regulates the sector, over undertakings it is requiring from Thorn. Ms Elliott said these were "technical, small and few" and were not expected to delay its conclusion.

BET denied the share deal was a fire sale. The group blames the government's delay in publishing the Broadcasting Bill, expected last summer but which only appeared in November, for holding up the disposal, during which time the Thames share price crashed. Neil Ryder, director of corporate affairs, said any earlier disposal had been blocked by the authorities.

Central to the share deal is the retention of Thames's right to broadcast in the forthcoming franchise round. Thames is thought to be one of the companies most likely to lose out because the attractions of the London weekday franchise have prompted a number of competitors.

Only this week, Carlton Communications, the film

and television services group, recruited Nigel Walsley, the managing director of Capital Radio, to head its own bid for an ITV franchise.

Thorn is issuing 13 million new shares by a placing through SG Warburg, its broker, at 62.5p to raise £80.4 million net to fund the offer. The maximum cash it will need for the first payment, if all existing shareholders accept, is £89 million. Its shares dipped 18p to 633p on the news.

The company is also forecasting a maintained final dividend of 21.5p for the current year to end-March. Thames says it will make £11.5 million pre-tax in calendar 1990 after exceptional redundancy costs of £7.6 million.

Colin Southgate, the Thorn chairman, gave a warning last month that profits for the current year would be lower than expected. The group has suffered from the weak dollar and harsh trading conditions in the retail and rental divisions, which include Rumbelows, Radio Rentals and DER.

Thames shares fell 20p to 271p, reflecting some disappointment at the terms on offer. There is scepticism in the market whether the further payments will be triggered. They are on a sliding scale, depending on the extent by which the share price exceeds 330p by December 13 and advertising revenue exceeds £24 million.

Thorn says regardless of the result of the franchise round, it still believes Thames has "significant value" because of its other assets, including studios, a backlog of programmes such as *Minder*, *Capital City* and *Rumpole of the Bailey*, and Reeves, the New York production company, and a 10 per cent holding in the Astra satellite system.



Deal in focus: Colin Southgate, chairman of Thorn, who has launched a bid for Thames

EC aid package dashes airline hopes

From PETER GUILFORD
IN BRUSSELS

SIR Leon Brittan, European commissioner for competition policy, has promised temporary measures to help airlines weather Gulf war costs.

The package offers sympathy rather than the full-scale relaxation of competition rules, as the industry had hoped.

Brussels will clear requests for fare changes more swiftly, and look more kindly on subsidies. Carriers facing a dramatic drop in demand may pool seating capacity under deals lasting no more than three months. They will also be guaranteed against losing landing rights when closing routes temporarily.

But Sir Leon told aviation officials in London yesterday: "The Community does not have the slightest intention of reviewing or delaying any of our liberalisation or competition policies in air transport."

A handful of national airlines and smaller charter companies pleaded last week with Sir Leon and Karel Van Miert, the transport commissioner, for a "parental" programme while the impact of the war continued.

Fears of Iraqi-inspired attacks on civilian aircraft forced airlines to fly at an average capacity of 36 per cent in the last week of January, against 58 per cent in the first week and 73 per cent a year ago. The changes will include:

• **Fares:** Sir Leon promises swifter clearance for changes to meet increased costs for oil, insurance and security, as well as falling demand.

• **Sharing:** Sir Leon will "consider sympathetically" any bid to share passengers on routes where business has slackened. But airlines may club together for no more than three months and cheaper competitors must not be "frozen out".

• **Subsidies:** Brussels will process requests for state assistance "rapidly".

Midland Bank to cut additional 680 jobs

By OUR CITY STAFF

MIDLAND Bank is to cut 680 jobs from its administrative and back office staff over the next six months. Last month, the bank revealed that it is to close 120 branches with the loss of 900 staff.

Both moves are part of a drive to restructure the bank and produce substantial cost savings. The overall aim is to reduce employment throughout the group by about 4,000. Midland says that it is "well on track" to achieve the target.

The pressure on Midland's board to bring costs more closely into line with income has intensified since the shelving last month of its plan for a progressive merger with Hongkong and Shanghai Banking Corporation.

The latest job losses will be spread round the country, affecting car operations in Leicester, property services in London and Sheffield and data centres in London, Watford, Salford and Newcastle upon Tyne.

It is hoped that the job losses will be largely met by natural wastage, redeployment, voluntary retirement and redundancy.

Few compulsory redundancies are thought to be necessary. Midland is expected to report a marginal loss for 1990 but its board is determined to restore profitability over the next year or two.

Like all of the others, the group is believed to be concerned about the growing incidence of company failure

and bad debts in both the corporate and personal sectors.

The bank is seen as the weakest of the leading lenders. It is more directly exposed to corporate lending problems, brought on by the recession, and has a proportionately greater level of Third World debt on its books.

Its disastrous acquisition of Crocker, the American bank, left the group with Crocker's portfolio of Third World debt. Provisioning against this debt is at lower levels than other lenders.

Midland's balance sheet ratios are well above those laid

down by international convention. Fuller provision would bring them close to the minimum levels.

The bank is working on strategies to cut out layers of non-profitable administrative staff, to make branches more clearly accountable for their profit, and to boost income from promising areas of business, such as personal financial services.

Though the proposal for closer links with the Hong Kong and Shanghai Banking Corporation are on the back burner, it is by no means dead.

Card changes, page 38

More than half power investors stay on

By OUR CITY STAFF

MORE than half the investors who bought shares in the oversubscribed flotation of the electricity distribution companies last year held on to them until the end of January.

The news pleased the government, but will infuriate companies left with large shareholder lists. In the case of Eastern, the largest of the 12, there were more than 750,000 investors on the register, 68 per cent of the original, at the end of last month.

Several of the companies have complained privately over the expense of keeping large numbers of investors

informed. The latest figures available show that of the 8 million allocations made in December, 5 million were still on the list at the end of last month.

Inevitably, most of the shareholders who sold out had invested in companies that went to the highest premiums after trading started. Therefore, in the case of South Wales and Manweb, the smallest of the 12, about half the shareholder base has disappeared since the float.

Manweb, down 2p at 205p, is trading at twice the price the government put on it.

Transcripts of Guerin conversation released Ferranti alleges blackmail

By ANGELA MACKAY

LEGAL counsel for Ferranti International have released transcripts of taped conversations that they believe will demonstrate James Guerin, former deputy chairman of Ferranti, was being blackmailed by the company's former company lawyer for \$2.75 million.

Ferranti's lawyers published the transcripts this week in preparation for a court hearing yesterday to consider the company's claim that the money, which has been seized by the US government, belonged to Ferranti and not to either Mr Guerin or William Clark, his former lawyer.

The British defence and electronics group had to sell assets worth £400 million to discover a hole of £230 million in its balance sheet in September 1989. The company said it was caused by four bogus defence contracts negotiated by Mr Guerin, leading Ferranti to say in court filings this week that it had been the victim of "one of the

largest swindles in history". The former deputy chairman has been ordered by a British court to pay \$189 million to Ferranti but has only surrendered a fraction of this amount.

Mr Clark's counsel called Ferranti's move "prejudicial publicity" and asked for a postponement as soon as the matter was raised in Allen-town county court, Pennsylvania, yesterday. Originally Mr Clark sued Mr Guerin for the return of the money which he said was a part of a severance agreement and Ferranti enjoined the action later.

The transcripts describe a conversation between Mr Guerin and Mr Clark where the latter talks about destroying several packages of damaging information that he had hidden around the world. Mr Guerin said, according to the transcript: "The one thing I will look for you to do, Bill, after we close this out is (that) you look me in the eye and say, I've destroyed those pack-

ages." Mr Clark then promised to take a trip "and I don't mean a vacation" and when he returned he promised to tell Mr Guerin that he had recovered the packages and destroyed them.

One year ago, Mr Guerin testified that Mr Clark had tried to extort \$2.75 million, using 11 parcels of allegedly damaging information about him and his associates. Mr Guerin said the parcels purported to contain information about illegal sale of arms to South Africa, financial misdeeds and cheating on government contracts.

Mr Clark's alleged demand coincided with Mr Guerin's negotiations in April 1989 with Ferranti's management to buy back a couple of subsidiaries that had been part of International Signal & Control, Mr Guerin's company which merged with Ferranti in 1987. Mr Guerin paid Mr Clark \$1 million but after talks collapsed he refused to pay Mr Clark the balance.

Snow keeps Levitt from court

ROGER Levitt and his counsel were rebuffed for failing to attend the court at Bow Street because of the weather (Angela Mackay writes).

Sir David Hopkin, chief stipendiary magistrate, asked Fred Corford, counsel for the Serious Fraud Office, to locate both Mr Levitt and Jonathan Goldberg, QC, his counsel. Mr

Goldberg offered to travel to Bow Street from his Putney home. The court was told Mr Levitt would have difficulty as he had abandoned his car in the snow and was at his home in Highgate, London.

Mr Levitt's solicitor had sent a fax message to the court saying his client would not be attending. Sir David said: "If

there is a remand from this court, somebody will attend unless they obtain permission not to do so."

Mr Levitt, chairman of the Levitt Group, is charged with two counts of theft together worth £665,000 and had been remanded on bail of £500,000. He was remanded to appear at Bow Street next Thursday.

RECENT ISSUES

Equities	Vol '000	Vol '000	Vol '000	Vol '000
Admiral Resources	37	Protus Int (84p)	80 +1	
Admiral Resources	37	St James Place (100p)	62	
Admiral Resources	37	Smaller IT	60	
Admiral Resources	37	Standard Petroleum (225p)	159	
Admiral Resources	37	St James Place (100p)	62	
Admiral Resources	37	Trio Int Ltd	88	
Admiral Resources	37	Unilever (100p)	128 +1	
Admiral Resources	37	Wig Tea App	152 +2	

NIGHTS ISSUES

Equities	Vol '000	Vol '000	Vol '000	Vol '000
Admiral Resources	37	Protus Int (84p)	80 +1	
Admiral Resources	37	St James Place (100p)	62	
Admiral Resources	37	Smaller IT	60	
Admiral Resources	37	Standard Petroleum (225p)	159	
Admiral Resources	37	St James Place (100p)	62	
Admiral Resources	37	Trio Int Ltd	88	
Admiral Resources	37	Unilever (100p)	128 +1	
Admiral Resources	37	Wig Tea App	152 +2	

FT-SE 100 VOLUMES

Vol '000	Vol '000	Vol '000	Vol '000
Admiral Resources	37	Protus Int (84p)	80 +1
Admiral Resources	37	St James Place (100p)	62
Admiral Resources	37	Smaller IT	60
Admiral Resources	37	Standard Petroleum (225p)	159
Admiral Resources	37	St James Place (100p)	62
Admiral Resources	37	Trio Int Ltd	88
Admiral Resources	37	Unilever (100p)	128 +1
Admiral Resources	37	Wig Tea App	152 +2

WORLD MARKET INDICES

Index	Value	Daily change (%)	Yearly change (%)	Daily change (%)	Yearly change (%)
The World (free)	806.7	0.9	6.7	0.6	6.2
EAPE	1044.2	1.2	6.4	0.7	6.1
(free)	107.3	1.2	6.4	0.7	6.1
Europe (free)	824.1	0.6	4.8	0.6	4.9
(free)	134.9	0.6	4.7	0.3	4.5
Nth America	440.7	0.3	4.8	0.0	7.9
Nordic (free)	1160.7	1.0	8.7	1.0	7.6
(free)	190.0	1.0	8.2	1.1	8.5
Pacific	2324.5	1.7	7.7	0.9	1.3
Far East	3873.5	1.7	7.9	0.9	1.4
Australia	236.8	-0.3	3.2	-0.4	-0.7
Austria	1269.7	-0.1	-2.9	0.0	-2.4
Belgium	730.3	0.7	3.4	0.9	3.6
Canada	433.2	0.6	1.9	0.3	5.0
Denmark	1147.9	0.7	6.4	0.6	6.7
Finland	82.7	1.4	-2.5	1.3	-1.8
France	884.3	2.3	2.7	2.2	3.0
Germany	800.6	1.1	4.0	1.0	5.0
Italy	717.0	1.7	4.7	1.5	4.8
Hong Kong	2078.5	0.9	8.1	0.5	11.3
Japan	2541.2	1.5	8.0	1.0	4.6
Netherlands	746.2	0.8	1.1	0.8	1.2
New Zealand	68.8	-0.3	-14.4	-0.3	-17.9
Norway	1094.1	-0.3	-2.7	-0.3	-2.7
(free)	192.0	-0.7	-1.2	-0.8	-1.0
Singapore	1514.1	0.0	4.4	-0.3	0.4
Spain	180.0	0.0	0.6	0.0	13.0
Sweden	1275.5	1.4	12.1	1.4	15.6
(free)	182.9	2.1	10.2	2.1	10.6
Switzerland	755.0	0.5	7.1	0.7	7.4
(free)	113.7	0.3	5.8	0.4	6.1
UK	672.5	0.1	5.2	0.1	5.2
USA	400.0	0.3	4.8	0.0	8.1

LONDON TRADED OPTIONS

Index	Value	Daily change (%)	Yearly change (%)	Daily change (%)	Yearly change (%)
The World (free)	806.7	0.9	6.7	0.6	6.2
EAPE	1044.2	1.2	6.4	0.7	6.1
(free)	107.3	1.2	6.4	0.7	6.1
Europe (free)	824.1	0.6	4.8	0.6	4.9
(free)	134.9	0.6	4.7	0.3	4.5
Nth America	440.7	0.3	4.8	0.0	7.9
Nordic (free)	1160.7	1.0	8.7	1.0	7.6
(free)	190.0	1.0	8.2	1.1	8.5
Pacific	2324.5	1.7	7.7	0.9	1.3
Far East	3873.5	1.7	7.9	0.9	1.4
Australia	236.8	-0.3	3.2	-0.4	-0.7
Austria	1269.7	-0.1	-2.9	0.0	-2.4
Belgium	730.3	0.7	3.4	0.9	3.6
Canada	433.2	0.6	1.9	0.3	5.0
Denmark	1147.9	0.7	6.4	0.6	6.7
Finland	82.7	1.4	-2.5	1.3	-1.8
France	884.3	2.3	2.7	2.2	3.0
Germany	800.6	1.1	4.0	1.0	5.0
Italy	717.0	1.7	4.7	1.5	4.8
Hong Kong	2078.5	0.9	8.1	0.5	11.3
Japan	2541.2	1.5	8.0	1.0	4.6
Netherlands	746.2	0.8	1.1	0.8	1.2
New Zealand	68.8	-0.3	-14.4	-0.3	-17.9
Norway	1094.1	-0.3	-2.7	-0.3	-2.7
(free)	192.0	-0.7	-1.2	-0.8	-1.0
Singapore	1514.1	0.0	4.4	-0.3	0.4
Spain	180.0	0.0	0.6	0.0	13.0
Sweden	1275.5	1.4	12.1	1.4	15.6
(free)	182.9	2.1	10.2	2.1	10.6
Switzerland	755.0	0.5	7.1	0.7	7.4
(free)	113.7	0.3	5.8	0.4	6.1
UK	672.5	0.1	5.2	0.1	5.2
USA	400.0	0.3	4.8	0.0	8.1

STOCK MARKET

WALL STREET

Insurance shares fall on profits warning by Legal & General

PILKINGTON COMPANY'S BROKER DOWNGRADES PROFITS

PILKINGTON
COMPANY'S BROKER
DOWNGRADES PROFITS

meant that many fund managers failed to make it into work and securities houses were only able to muster a skeleton staff.

End of account bear closing

357 million shares traded. The FT-SE 100 index clawed back an early fall of 11.3 to finish 1.5 points higher at 2,245.2. The FT 30 share index closed

of the season with small gains of 1% at the longer end still hoping for an early cut in interest rates.

for fifth day

Nikkei up for fifth day

Tokyo
SHARES ended firmer, recording their fifth successive

The Nikkei index was up 191.65 points, or 0.80 per cent, at 24,296.08, with 700 million shares traded.

Court forecasting pre-tax profits of £590 million, **MICHAEL CLARK**

LINKED INSURANCE INVESTMENT				
	Int	Other	Comp	Ytd
GUARANTEE ROYAL EXCHANGE Royal Exchange London 100				
LONDON LIFE 100, Temple Street, Bristol, 101 00A				

New York
BLUE chips gave up some of their gains in morning trading.

Airbus	24%	41%	Gen Signal	41%	41%	Private Estate	14	14%
Airveco	51%	32	Genesearch	28	27	Prolife	23%	23%
AMC	46%	45%	Genetics Plus	36%	40	PPG Industries	51%	51%
AMR	56%	35%	Genzyme-Pac	45%	43%	Prcter Gamble	51%	51%
Amstar-60	48	45%	Gillette	80%	85%	Price	44%	44%
Apple Computer	59%	57%	Goodrich	40%	49	Primerica	58%	58%
Aschman-Dani	22%	22%	Goodyear*	18%	28	Purolite Service	26%	26%
Astra	18%	19%	Graco	27%	27%	Quaker Oats	50%	50%
			Grain Processing	28%	28%			

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TRADITIONAL OPTIONS

FT. Ford interest	53.60	(+0.07)
FT. Govt Secs	55.15	(+0.14)
Bargains		27239
SEAO Volume		380.2m
USM (Downstream)		112.13 (-0.37)

* denotes latest trading price

First Dealings	Last Dealings	Last Declarations	For Settlement
February 15	February 15	May 18	February 23

Cell operators were in talks on 8/24/91 T. Cowie, Johnson & Firth Brown, Oliver Ross.
 Part: ADT.
 Put & Call: Cityvision.

NTS

Bd Other Cnsg Yrs				Bd Other Cnsg Yrs				Bd Other Cnsg Yrs				Bd Other Cnsg Yrs				Bd Other Cnsg Yrs				Bd Other Cnsg Yrs			

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Monthly performance figures show value of £100 based on offer to offer prices without income re-invested and ranking within their sector. Yearly figures are based on offer to bid prices with income re-invested. - Unit trust was founded in the past year. 1PEP scheme allowed. Source: Firstst.

Monthly performance figures show value of £100 based on offer to offer prices without income re-invested and ranking within their sector. Yearly figures are based on offer to bid prices with income re-invested. - Unit trust was founded in the past year. 1PEP scheme allowed. Source: Firstst.

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Capel-Wardley merger means some charges rise

By Liz Dolan

HIGHER charges are likely for unit holders in two of the 24 trusts involved in the merger between James Capel Unit Trust Management and Wardley Unit Trust Management announced this week.

Jonathan Custance-Baker, Capel Trust's managing director, who will head the combined operation, admits that two of Wardley's 12 trusts, the Australian and International Growth funds, will probably have to lift their annual charges from 1 per cent to James Capel's 1.5 per cent.

However, he points out, other unit holders should gain from the deal. Investors in Wardley's UK Growth and UK Income funds, currently paying an annual charge of 1.5%, should see that reduced to the 1.25% levied by the equivalent James Capel funds. New investors, and existing Wardley investors who buy into new funds, will benefit from James Capel's lower front-end charge, 5.25 per cent, compared with Wardley's 5.75 per cent.

Mr Custance-Baker says that the value of individual investments will not suffer. However, he explains: "Inevitably when you have a merger, there will be a small degree of rationalisation."

Wardley has £110 million funds under management and 26,000 unit holders. James Capel manages exactly double that amount, £220 million, for 15,000 clients. "I would hope that all unit holders will know the proposed timetable for the merger in weeks rather than months," Mr Custance-Baker said. "I genuinely don't know how long it will take because we haven't decided exactly how it will be done. It could be simply one company buying another, but equally it could be achieved by one manager passing funds to another."

Of the 24 funds involved, five from each company are virtually perfect matches: UK Growth, International



Mergers: a match must be made, says Mike Reid

Growth, European Growth, US Growth and UK Income. They will be amalgamated. The rest will largely remain independent.

Wardley's four Far East funds - Hong Kong, Singapore and Malaysia and the two Japanese funds - will be separately managed in the Far East by their existing managers. It is predominantly a Far East specialist. It was set up in Hong Kong in 1973 as a joint venture with Vickers de Costa, subsequently becoming

a member of the Hongkong and Shanghai Banking Corporation.

James Capel's Far East expertise is comparatively limited. Its Japan Index fund was the 11th worst annual performer of every single unit trust under management, according to *Money Magazine*.

But, elsewhere, James Capel's fund managers have tended to achieve better results than their opposite numbers at Wardley. Capel's inter-

national growth fund was the 38th best performer in the sector over the past two years. Wardley's was 69th over the same period. In the UK equity income sector, James Capel's fund was fifth best performer over two years - Wardley's came 47th.

But Wardley's North American fund achieved 32nd place compared with James Capel's 73rd over two years and it soared to 10th, against Capel's 22nd, over one year.

The merger is part of a wider move by Hongkong Bank, which owns both groups, under which Wardley's UK investment management operation will effectively be swallowed up by Capel. Most of the 75-strong Wardley team are likely to lose their jobs. Capel Trust was set up just two years ago with funds of £28 million.

Some unitholders are unlikely to be fully settled into their new funds for at least a year, judging by the experience of another recent unit trust merger. Commercial Union acquired Royal Trust funds last June, but only this week announced the staged merger of 16 funds to create seven new ones between January 31 and May 31.

Mike Reid, chief executive of Commercial Union Trust Managers, explained that funds cannot be combined without a complete audit carried out at the time of interim or annual results. But, in practice, the funds selected for merger have been managed by the same investment teams since July or August.

"It's just a case of gradually getting the portfolios in each fund to mirror the other before we can combine them properly," Mr Reid said.

BRIEFINGS

John Siddall & Son, the Manchester broker, is offering shareholders in National Power and Powergen a £5 dealing service. Investors who wish to take advantage of the offer must submit their share application forms through the broker.

Borrowers taking out a Lloyds Bank personal loan before April 30 receive a free year's membership in one of two Europ Assistance help services. Home Emergency Service, which normally costs £35 a year, covers call costs and one hour's labour per household emergency. Personal Motoring Service, which usually costs £53, covers expenses including call out charges and one hour's labour, towing costs and a 24-hour legal helpline.

Pointon York, the financial services group, has launched a pension review service that

investigates all existing and past schemes, including actual investment performance, charges incurred, general comments and recommendations.

The scheme costs £100 for the first policy and £75 for each subsequent investigation, a charge the firm justifies by giving a host of examples of how often people lose out from badly chosen pension arrangements.

Midland Stockbrokers is offering a "bed and breakfast" share dealing service until the end of the current tax year.

Bed and breakfasting involves selling shares one day and buying them back the next to realise a gain, or loss, depending on their tax requirements. A commission of between £20 and £75 is charged on sales, but not on repurchases, which attract instead a ¼ stamp duty.

The first monthly premium

in Commercial Union sterling pension plans and free-standing additional voluntary contribution policies will be waived for anyone who takes out a policy before April 5. The offer also applies to increases in contributions to existing policies. CU made the same offer last year.

Norwich and Peterborough Building Society has reopened its Special 85 account, paying a compound interest rate of 11.05 per cent net (14.74 per cent gross) on all money reinvested. Investors may also draw a monthly income that attracts interest of 10.54 per cent net (14.05 per cent gross).

Allied Dunbar has launched a five-year guaranteed income bond offering an annual rate of between 9.25 and 9.75 per cent. The top rate applies to investments of more than £25,000.

EDITED BY SARA MCCONNELL



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THE INVESTMENT HOUSE

First-time buyers face a new home renovation grants trap

By CLIVE PARISH

FIRST-time buyers returning to the property market could find themselves caught by new legislation when faced with the cost of renovating their houses.

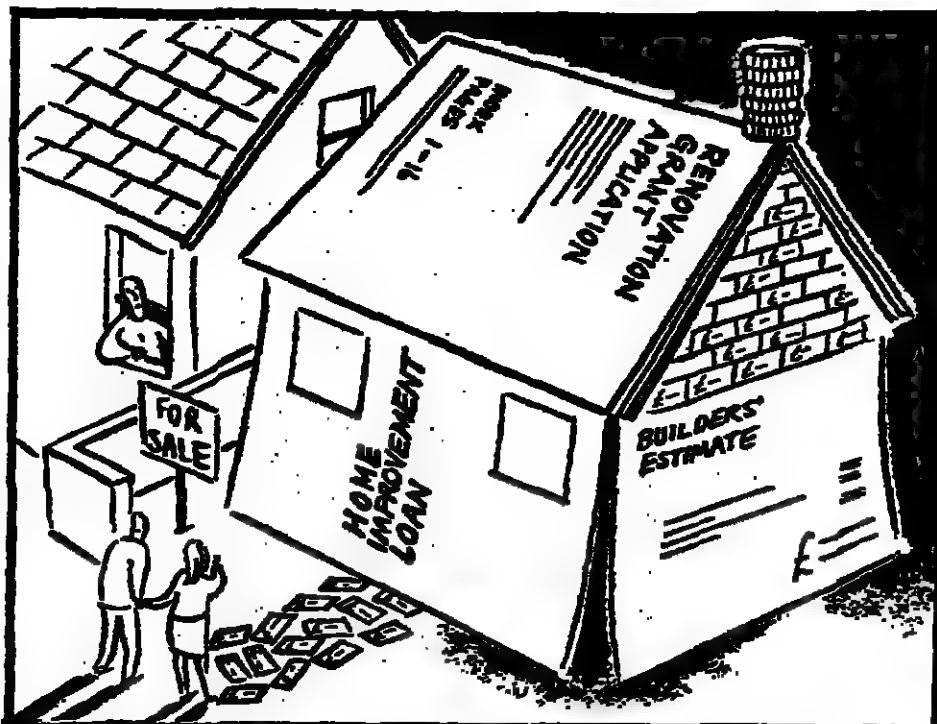
A system introduced last year leaves many first-time buyers with high mortgage payments in a quandary. They are likely to be ineligible for a grant because their income is too great, and yet they will not get a loan from the banks or building societies because they own too little equity.

Figures from the Department of the Environment (DoE) show that 14,500 grant applications a month were being received after the introduction of the new system. Pre-1919 properties have long been favoured by first-time buyers as a cheaper way of entering the housing market. The profit they make on improving their homes helps them climb the property ladder, refurbishing the nation's housing stock in the process.

But new legislation has altered the way the money is targeted.

Under the old system, grants were allocated on a "first come, first served" basis. So long as the local authority had the funds and the rateable value of the property was not above a certain level, the home owner could expect up to 90 per cent of the cost of renovations.

The Local Government and Housing Act 1989, which came into force last July, targets funds at groups such as the elderly and poor rather than property. Mandatory grants, for which councils must contribute, are available where a property is considered unfit for human habitation. Discretionary grants leave the decision to the local authority, based on its own housing priorities. But either way, applicants for a renovation



grant face a means test and the prospect of filling in a 16-page application form.

Those on income support contribute nothing to the cost of repairs or improvements, as do those whose financial resources are considered inadequate to meet their "basic needs." But if their income is greater, the amount left over is used to calculate the size of loan the applicant is believed to be able to afford. This is then deducted from the cost of the works. The remainder makes up any grant.

The Halifax Building Society, Britain's largest mortgage lender, reports that last year, until January 1990, it lent a record £1.16 billion in home improvement loans, and that the boom continued at the same level until July, when the new grant system started. A Halifax spokesman said the society could not assess the

number of loans made in conjunction with grants until 12 months had elapsed.

But according to Steve Battersby, an environmental health consultant monitoring

the new scheme, few local authorities make discretionary grants. "I have only come across one or two councils that have sufficient capital resources," said Mr Battersby.

"But the major problem given by authorities everywhere is the first-time buyer and the failure of the means test to take account of their housing costs."

"That's the problem with any means test. There's always the risk that you don't target resources any better, either because people fall into a poverty trap or they simply lose out."

The Department of the Environment has confirmed that a local authority review group will look at the means test and the resource implications of the new system. It will make its recommendations later this year.

"We are aware of the needs of first-time buyers, but it's too early to say how a change to the system would help," said a DoE spokeswoman.

"It's not right that people should expect to get a grant when their mortgage offer is being made. Under the old system sellers were able to keep their price by suggesting the property was eligible for a grant. And people were able to do up properties to pay for their next move. That's not necessarily the best way to spend public funds."

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NatWest extends touchscreen to all

By LIZ DOLAN

NATIONAL Westminster Bank is extending its touchscreen share dealing service to non-customers. From Monday, anyone can buy or sell through the service, which has increased the number of shares on offer from 250 to 550.

The bank decided to extend the service because non-customers accounted for 40 per cent of those using its special privatisation offers, which are already open to all, said Neil Stapley, managing director of NatWest Stockbrokers.

NatWest is also stopping its instant cheque payments for shares in the 12 regional electricity companies. Mr Stapley said: "Shareholders will still be able to sell electricity shares at our special £17 minimum dealing price for the foreseeable future, but now they will have to wait until the next Stock Exchange

settlement day before they get their cheques."

That is the method of payment already used for all other touchscreen transactions. They cost £25, or 1.65 per cent of the first £5,000, whichever is the greater.

NatWest launched its first touchscreen share dealing service after British Gas came to the market in December 1986. It did the same thing after every privatisation until December 1988 when the service became a permanent fixture, trading in popular shares in 278 of NatWest's 3,000-strong branch network.

Power register

IN LAST Saturday's Weekend Money we reported that the register of applications for shares in PowerGen and National Power was closed. In fact applicants have until midnight on February 15.

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Fidelity Investments

Fast act can rub gilt off transfer

By DIANE BOLIVER

THE most natural reaction to redundancy is the desire to sever all links with the offending company. But while interest rates are high, members of final salary company pension schemes should consider leaving their preserved pension rights behind.

Legally, departing employees must be provided with a pension transfer value. Only those who have been in a scheme for less than two years can take a refund of their contributions.

In calculating the transfer value, actuaries must work out what lump sum would need to be invested in the current investment climate to provide the promised benefits at retirement. While interest rates are high, estimated returns on investment will be greater and therefore the transfer value will be lower.

Transfer values could rise by as much as 50 per cent if interest rates drop by 2 per cent and have the same knock-on effect on gilts. Actuaries use the gilt yield as a measurement tool when calculating transfer values.

Ron Spill, pensions controller at Legal & General, is reluctant to make that assumption, but cites the example of a man, aged 45, earning £21,000 with 20 years' service in a scheme paying one-sixtieth of final salary.

"If he lost his job today his preserved pension rights would be £7,000 and assuming a 5 per cent annual increase between now and retirement, his transfer value would be £33,300," said Mr Spill.

A 2 per cent interest rate fall tomorrow would give it a dramatic 50 per cent boost to £49,950.

Mr Spill argues that trying to forecast the Chancellor's



next move is difficult and sticks by his theory "when in doubt transfer out", on the basis that personal pension plans, which are substantially equity based, will provide a better return than gilts over the long term.

Roger Key, partner with R Watson & Sons, the actuary, said a 2 per cent fall in interest rates tomorrow would mean a 20 to 25 per cent rise in transfer values, but added that an interest cut would not necessarily mean a reduction in gilt yields.

But Gillian Mainds, pensions expert at Fina Price & Partners, the independent financial adviser, thinks differently.

"The first thing your old employer will want you to do is to take your preserved

pension rights with you. Recent legislation has put extra burdens on final salary schemes and made them a much greater liability to employers," she said.

"There is nothing to lose by sticking with the scheme and leaving your options open until you find another job and have had time to assess the

new company's scheme, a personal pension or a section 32 buyout.

"Legally you have until one or two years before retirement to make a decision, but often people are panicked into leaving a scheme when they receive notice from the scheme trustees. It will state that the transfer value is only

guaranteed for three months. All that means is a fresh transfer valuation will be necessary beyond that date, not that they have to transfer into a new scheme before then," said Miss Mainds.

One requirement of the Social Security Act 1990 forces companies to revalue all pensions earned before 1985. This has already provided enormous benefits to those who postponed leaving pension schemes until after January 1 this year.

Before January, job changers only had pension benefits earned after 1985 revalued each year, in line with the retail price index or 5 per cent, whichever was lower.

But still unresolved is the question of pension fund surpluses and the equalisation of pension ages.

Employers will soon be forced to unload any pension fund surpluses for the general benefit of scheme members, but this is not likely to happen for some time as no date has yet been set.

Before they can cash off money they will have to revalue any pensions relating to service after, and possibly before, this date, again to a maximum of 5 per cent. This could have a big impact on transfer values for those in schemes that guarantee little protection but carry a big surplus.

Managed pension funds take a pounding overseas

By HELEN FRIDHAM

DESPITE uncertain stock-market conditions, investment in personal pension policies has continued at a high level. Many insurance companies report buoyant sales during 1990.

Policyholders often do not think of their pension as a stock market investment, yet most plans have some exposure to shares. Recently, more unit-linked pension contracts have been sold than traditional with-profits policies. Latest figures indicate that six out of ten regular premium personal pension contracts currently being taken out are unit-linked.

Such contracts offer a choice of investment funds in which policyholders can build up their pension. Typically, these include funds which specialise in UK and overseas shares, commercial property, fixed-interest securities and cash deposits. And some com-

panies have introduced other specialist funds, such as Far Eastern funds.

But generally, managed funds are the most popular. They invest in a mixture of assets - equities, property and fixed interest securities - with professional fund managers deciding on the most appropriate balance.

A significant appeal of managed funds is the assumption that, while they will benefit from rising share prices, the presence of a property and fixed-interest content will give them stability and limit falls in unit values.

However, surveys of personal pension past performance published in *Planned Savings*, the specialist magazine, reveal that managed funds are not necessarily producing the middle ranking performance expected of them, at least over shorter terms. Returns on a lump sum

investment in a personal pension contract taken out five years ago show that in the case of National Provident Institution (NPI), for example, the managed fund result was the lowest of the five fund payouts the company produced.

At several other companies, including Clerical Medical, Friends Provident, Prudential, Holborn and Scottish Widows, the managed fund payout was the second to lowest among their respective funds.

Many managed funds are, in fact, probably more heavily invested in shares than investors imagine. Equities typically account for 70 to 75 per cent of the fund and in recent years the overseas content as a proportion of this exposure has increased steadily. These factors have tended to work against the funds over the past year as the value of overseas markets fell, while property has kept relatively stable.

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LETTERS

Banks put out propaganda

From Mr Michael Lee
Sir, Every time I read articles such as Sara McConnell's "Lloyds leads way to higher rates on credit cards" an embryo of rage seems to develop within me. Articles like this play into the hands of the banks in conditioning private customers to accept absurd charges.

I am sure the current justifications of fraud, bad debts etc., that the banks are making for their charges has changed little since credit cards were first introduced. The simple facts are the use of credit cards has escalated which has obviously increased revenue; this revenue has been further compounded by inflation and cost increases should have been controlled by improvements in technology.

The banks earn revenue prima facie by deducting retailers about 3 per cent from their gross sales. I would not be surprised if banks argue that the 3 per cent is absorbed in covering their "administration costs". This revenue is

always completely ignored in justification of their charges. Banks are always quick to pull out their marketing propaganda: 56 days' free credit; purchase cover; and international cover. In fact, customers only get 56 days' free credit on 12 days per year, giving an average of 40 days' free credit.

The purchase cover is never well explained until a customer tries to use it, when he/she finds unexpected obstacles, including that the cover only applies after all other insurance has been exhausted. The significance of international rescue must be so small that it should be dismissed as a pure marketing gimmick.

Finally, I can but laugh at the nonsense put forward on bad debts and fraud. Any business is subject to these costs but must develop appropriate systems to control them. Yours faithfully, MICHAEL W.N. LEE, 36 Eardwood Street, Greenwich SE10.

Free credit

From Mr Peter Middleton
Sir, Last week's article "higher interest rates on credit cards" left me with the feeling that the banks have only themselves to blame for their apparent sorry plight.

For years they have bombarded us with the notion that "plastic" is the only sensible way to pay.

TSB's Ron Wharford's suggestion therefore that "the existing system is inequitable for interest payers because they are subsidising the free credit period for those who pay in full" is rather curious. Banks have always emphasised accounts cleared in full attract no charges, thus allowing up to 56 days' interest free credit. As your article pointed out, credit card users are becoming

more sophisticated - and it seems they are beginning to bite back.

Yours faithfully, PETER MIDDLETON, 1 Albany Road, Wimbledon, SW19.

From Dr J.D. Jackson
Sir, Why don't the banks who are agonising over charging for the use of their credit cards, but are reluctant to lose their customers' goodwill, add a fee, say 75p to each monthly statement, presuming that there is a balance to pay?

The aggravation comes from paying for something up front which one may or may not use. Yours faithfully, J.D. JACKSON, 35 Queens Road, Blandford Forum, Dorset.

Societies clinging to obsolete accounts

From J.E. Rednall
Sir, I read with interest the letter from the Rev V.S. Singh (Weekend Money, February 2). The Nationwide is not the only offender.

I had investments in the Alliance and Leicester's one-month and six-month accounts. Last November the rate of interest on these accounts (by then "obsolete") was reduced by 1.25 per cent when the rate on current accounts was reduced by 1 per cent.

The rate on the one-month account became 9.4 per cent compared with 9.5 per cent on the current instant access account.

Notices were not posted in branches and (as I had found from bitter experience) I had to find the new rates by asking the staff.

It is surely highly inequitable to reduce the rate on obsolete accounts by more than that on current accounts, and worse still not to give any adequate publicity to the fact.

This seems even more objectionable in the case of long-notice accounts where

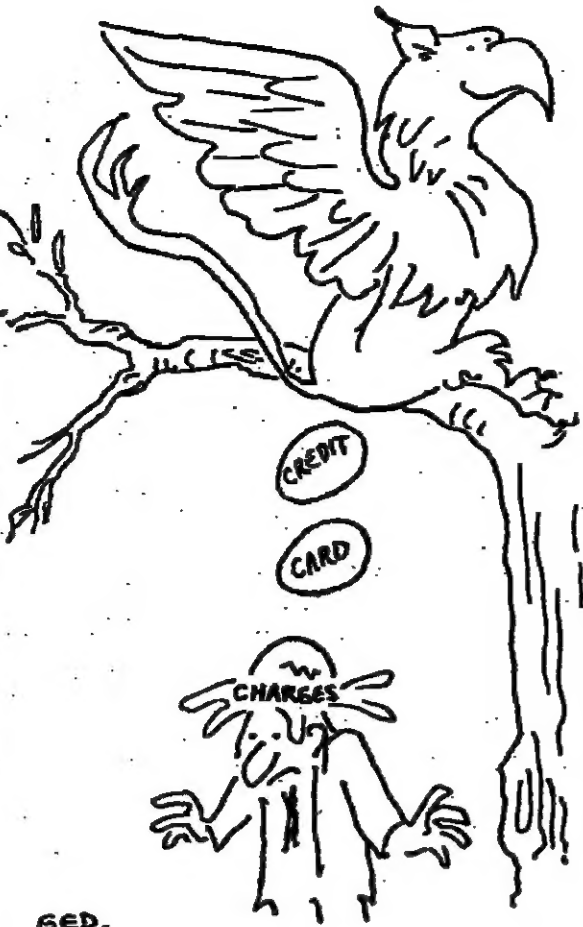
one cannot switch into higher-paying current accounts without penalty.

It seems that there is in theory nothing to prevent a society trapping an investor into a long notice account by the promise of higher interest and then reducing that rate to an unrealistic and uncompetitive level.

I must, however, add that the Alliance and Leicester have allowed me to convert my six-month account into their Tessa which pays a lower notice period.

Yours faithfully, J.E. REDNALL, The Seng House, Farm Lane, Ditchling, Sussex.

Letters are welcomed, but The Times regrets that it cannot give individual replies or advice. No legal responsibility can be accepted for advice or statements in these columns and independent professional advice should always be sought before making any investment.



GED.

Unacceptable loss

From T.A. Briselden
Sir, The letter from the Rev Singh concerning the Nationwide Building Society prompts me to relate a further instance of what I consider is an unacceptable practice.

My 87-year-old mother, who has a considerable holding in a 90-day account, went to her branch to deposit a further large sum.

Having completed the transaction she was immediately informed that interest was being reduced by 1 per cent per month and it would be advisable if she

closed her account and opened another. To carry out business in this way caused my mother considerable distress.

Needless to say I have advised my mother to withdraw all her money as soon as she is able without losing interest, and to open an account with another building society who will hopefully have a more acceptable attitude to their investors.

Yours faithfully, T.A. BRISELDEN, The Firs, Chipperfield Common, Kings Langley, Watford, Hertfordshire.

Nursing home fees tax plea

From Mrs Pamela Excell
Sir, I read the article in The Times last Saturday pleading for tax relief for parents with young children, who have to pay fees for child-minding.

May I make a plea for the many old married couples who have to pay very expensive nursing home fees, should one of them need permanent care. They have tax relief on subscriptions for medical insurance but this cannot cover the cost of permanent care.

They have paid taxes all their adult lives, so surely they should have a share of any tax relief which can be afforded in this year's Budget? Yours faithfully, PAMELA EXCELL, 9 Sea Walls, Bristol, Avon.

Pocketing the lot

From Mr Peter Coates
Sir, In the spirit of February 2, who has had such difficulty with building societies and the Post Office over pocket money accounts should consider setting up her own pocket money bank.

This solution has some real advantages: it enables one to give pocket money to one's children and then spend it oneself in times of shortage of change we have resorted to sleight of hand: tooth fairy money being deposited, pocketed, redempted as pocket money and redeposited in a matter of 30 seconds.

My only qualm about the scheme is that it is potentially inflationary. Yours faithfully, PETER COATES, Whitcraft, Upper Colquhoun Street, Helensburgh, Strathclyde.

Portfolio

For readers who may have missed a copy of The Times this week, we repeat below the week's *Portfolio* price changes

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2	+8	+4	+4	+2	+0		
3	+8	+4	+0	+1	+5		
4	+8	+8	+4	+4	+4		
5	+7	+5	+8	+3	+4		
6	+6	+4	+4	+1	+3		
7	+8	+3	+7	+2	+7		
8	+7	+7	+6	+4	+5		
9	+7	+4	+8	+3	+4		
10	+7	+4	+8	+4	+7		
11	+9	+3	+7	+3	+7		
12	+8	+6	+7	+2	+3		
13	+8	+4	+6	+2	+9		
14	+6	+4	+5	+2	+6		
15	+5	+8	+5	+3	+4		
16	+8	+5	+8	+2	+4		
17	+5	+8	+5	+4	+5		
18	+8	+4	+7	+1	+3		
19	+7	+2	+8	+0	+7		
20	+3	+8	+4	+3	+0		
21	+5	+8	+0	+2	+3		
22	+7	+3	+8	+2	+6		
23	+8	+4	+7	+4	+8		
24	+6	+3	+4	+2	+5		
25	+5	+8	+5	+6	+6		
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39	+8	+4	+9	+2	+3		
40	+8	+4	+8	+2	+6		
41	+5	+9	+4	+5	+5		
42	+7	+6	+8	+2	+5		
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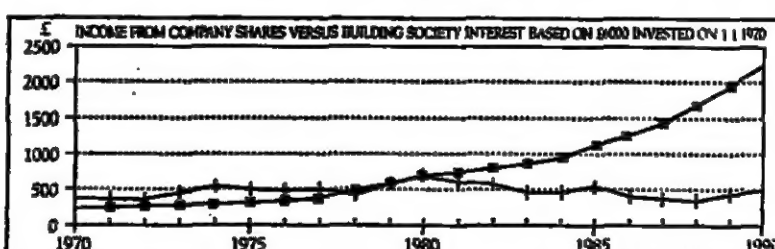
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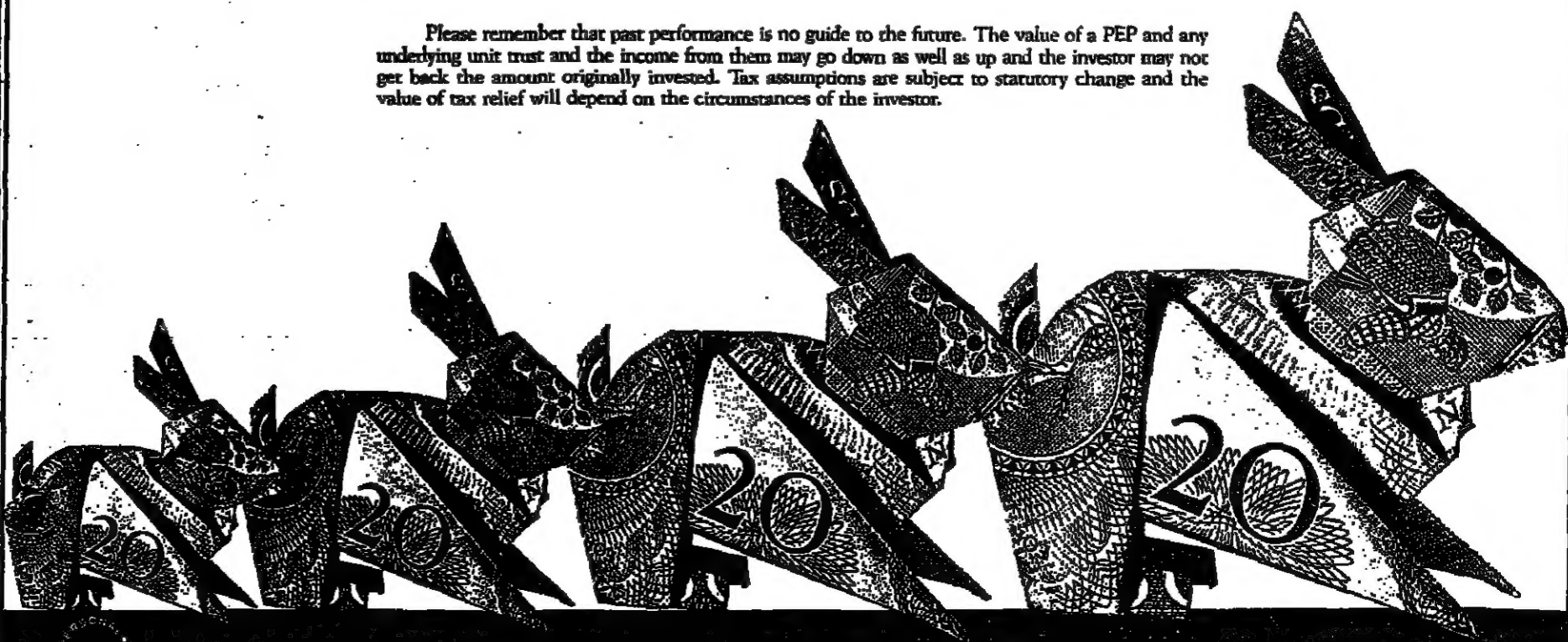


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PERSONAL PENSIONS

Here's how you could have added thousands of pounds to your pension

There are many companies in the UK offering with-profits personal pension plans and they all claim their plan is the one you should choose.

A recent survey by *Planned Savings* magazine, however, shows how some people make the wrong choice.

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*Planned Savings survey of regular annual contribution with-profits personal pension plans June 1990.

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HENDERSON
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In an ideal world there would be no need for redress schemes or complaints procedures. The telephone in the unused complaints office would remain forever dusty.

Life, of course, is not like that. A survey that my office commissioned in November showed that more than 40 per cent of the adult population had had some cause for complaint about goods or services they had bought or paid for over the previous 12 months, some concerning more than one item.

Many complaints will be unjustified, but it is also clear that, without persistence and determination, all too many simply fall by the wayside. A very small proportion of grievances about goods or services – less than 3 per cent – receive attention from such admirable bodies as citizens' advice bureaux and local authority trading standards departments. And a truly minuscule number reach any of the redress schemes that exist to resolve consumer disputes.

The National Consumer Council has calculated that in

1987 fewer than 12,500 consumer claims were handled by the small claims procedure of the county courts. Even if that figure has doubled it is not an impressive total. Only 1,900 complaints were dealt with last year by the insurance ombudsman. Only 1,500 complaints were handled by the conciliation section of the Retail Motor Industry Federation. Some of the arbitration schemes offered by consumer codes of practice seem never to have been used.

I have always believed that it is healthy and desirable that a variety of dispute settlement schemes should be available for consumer disputes, and indeed many such schemes have blossomed.

First, there are the small claims procedures that have been established within the civil court systems. They can handle almost all kinds of disputed claim – the county court scheme deals with claims up to £500 (up to £1,000

Plenty of help but lots of apathy



COMMENT
SIR GORDON BORRIE
DIRECTOR GENERAL, FAIR TRADING

from later this year). Efforts are being made to make the small claims courts as user-friendly as possible – and the rule that protects consumers who lose against paying the other side's lawyers' bills, is an important bonus.

Alongside the courts, various schemes of "alternative dispute resolution" have been set up. Many trade associations offer some sort of conciliation service for consumers in dispute with one of their members. Independent arbitration can overcome some of the perceived drawbacks of court action or provide a redress procedure tailor-made for a particular

sector and benefiting from the specialist knowledge of those administering it.

A more recent type of scheme is the institution of the ombudsman. Although our research shows that many people think there is a single ombudsman, there are now many. Apart from those dealing with complaints about government or health services, there are now ombudsmen for insurance, banks and building societies, legal services, pensions and corporate estate agents.

The Eighties also saw the emergence of the regulators of the privatised utilities. I wonder whether the multiplicity of

schemes could bring problems as well as benefits for consumers.

Is there a risk that, without adequate guidance, the public will be confused? If some schemes fall below a threshold of acceptability, will there be a devaluation of public confidence in all schemes? Should those directly involved be learning more from each other about their strengths and weaknesses? If so, how should they do this? Should there be a regular forum to bring together a wide range of people involved in consumer dispute resolution? I know that the ombudsmen give each other advice and support, but should they also meet arbitrators and district judges to discuss matters of common interest?

I am concerned that so few members of the public are prepared to press for their right to redress, and, in particular, that they are reluctant to use the courts. Every day my office receives letters and telephone

calls from members of the public asking me to intervene in what are essentially civil disputes, where I have no power to act. Quite often it is apparent that they know that they are entitled to go to court, or to use another means of redress. But there is a reluctance to use the avenues that are available.

What are the reasons for this? Do people think the courts, for instance, are too expensive? Or just too difficult? I don't know, but this view of the courts is certainly not shared by all those who have used them. One person taking part in discussion groups which my office commissioned said of the small claims procedure: "I was shocked at how easy it was, I couldn't believe it."

Somehow the courts, and all the other consumer redress schemes, must get this message over to the public. Access to justice is not achieved just by the setting up of a scheme. Each scheme must be designed, in ways that ensure that it is truly meeting the needs of those – customers and businesses – who are its consumers.

Revenue smooths the path to easier switching of Peps

By PAUL NUKI

THE Inland Revenue has bowed to pressure from unit trust companies, announcing a change that makes transferring a personal equity plan (Pep) from one manager to another easier and cheaper.

Before the change, investors who attempted to move their plans to more competitive managers often found their way barred by high costs and unwilling providers because the Inland Revenue insisted the investment structure of the new Pep had initially to replicate that of the original.

This did not matter if plan managers were exchanging equity certificates, but it affected all cash transactions where the structure and objectives changed. Most Pep providers insist on dealing in cash.

If they wanted to transfer from, say, an equity-only Pep to a more stable plan, investing 50 per cent in equities and 50 per cent in unit trusts, the original Pep manager had to liquidate the equity portfolio, with the cash being transferred to the new plan manager. The new plan manager then had to invest the whole portfolio temporarily in equities to comply with the replication

rule. Investors had to wait 24 hours before this unwanted stock was sold and the correct proportion of the proceeds invested in unit trusts.

After launching its free transfer facility at the beginning of January, Framlington was forced to write to investors pointing out not only that this procedure was complicated, but that it entailed significant extra costs that detracted from the benefits.

Once stamp duty, dealing charges and the price spread on the unwanted equities were accounted for, investors stood to lose up to £100 on a £3,000 transaction, in addition to any fixed exit and entry costs. There was also an overnight stock market risk.

Companies such as Fidelity, which does not accept incoming transfers, said existing policies would be reviewed.

Victoria Philip, Fidelity's corporate marketing manager, said Fidelity was still checking the detail of the Inland Revenue's announcement but it looked positive.

She added: "Assuming everything goes OK, we will be reassessing our transfer policy. In theory we are very

much behind the view that people would need to transfer from one plan manager to another as their risk profile changes."

Anne McMeethan, Framlington's marketing director, said: "I think this could open up the marketplace, giving dissatisfied investors greater flexibility to shop around."

"They now have the means, as well as the right, to move. And I think that as Peps increase in value and people's aims change with time, we will see an increasingly mobile market... the Revenue have set the ground."

Tim Miller, M&G's group marketing director, while welcoming the change, said that "true manoeuvrability" would be achieved only if the limit on unit trust investment in Peps was raised to match the £5,000 maximum for equities.

At present only 50 per cent of a Pep's initial value can be invested in unit or investment trusts. If, over time, this limit is exceeded, investors should be aware that even under the new guidelines a transfer would set the investor back to square one.

Diagnosing private health costs

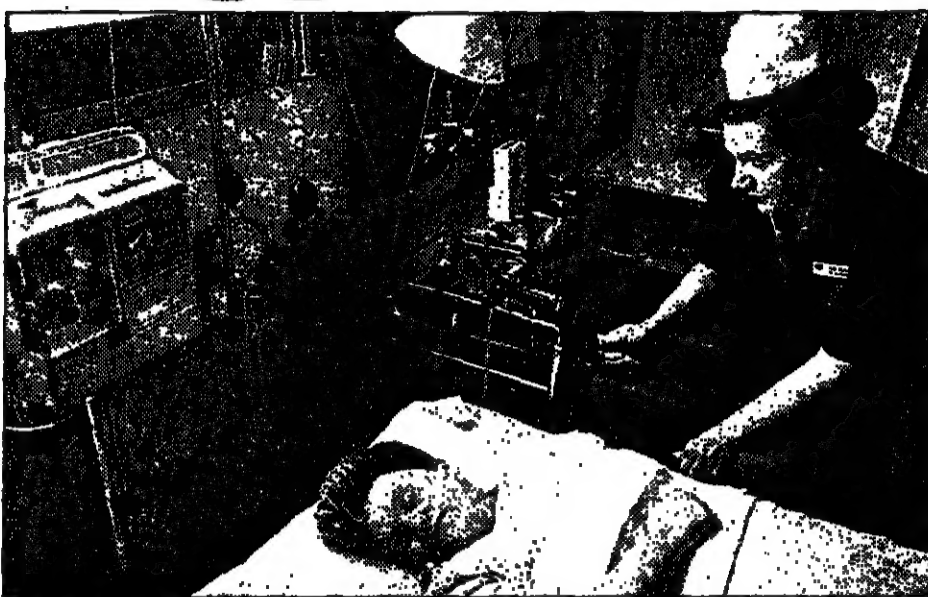
By SARA MCCONNELL

REPORTS of long waits for operations and cost-cutting on the National Health Service may tempt people to take out private medical insurance to get quicker treatment.

The cheapest form of private medical insurance covers the cost of private care if patients would otherwise have a long wait on the NHS. A patient can go into a private hospital immediately if his or her doctor says the waiting list is longer than the waiting time specified in the policy. However, cover on these budget plans varies considerably.

Mike Williams, healthcare marketing manager at Orion Healthcare, said: "The main variations are on upfront treatment, where some plans cover diagnosis and outpatient care and others will not. The premiums reflect these limitations."

Some companies limit the cover by setting an overall limit on the amount the policy will pay out each year. The Private Hospital Plan, a product of the Private Patients Plan (PPP) group, covers those who would otherwise have to wait six weeks for treatment on the NHS. It will not pay more than £8,000 in a



Insuring for health: but patients should check what their policies cover them for

year to cover all costs of outpatient and in-patient treatment and all surgical procedures. This goes up to £16,000 for people needing in-patient open heart surgery or cosmetic treatment after an accident. The plan pays a cash benefit of £26 a night if policyholders get treatment on the NHS.

Christopher Johnson, general manager of strategic communications at PPP, said:

"People do want the NHS to be good and it works brilliantly in an emergency. But it doesn't score with things like waiting lists. People can wait a number of years for treatment for coronary artery bypass operations, hysterectomies and hip replacements."

Western Provident Association (WPA) also has a limit of £8,000 a year on its Spruce scheme, which doubles to

could be obtained locally would see their £8,000 annual limit run out quickly.

Plans with these cash limits tend to be among the cheapest. A 39-year-old would pay £12.70 a month for Private Hospital Plan while a 50-year-old would pay £17.50. A 40-year-old would pay £11.40 a month for Spruce and a 50-year-old £13.20.

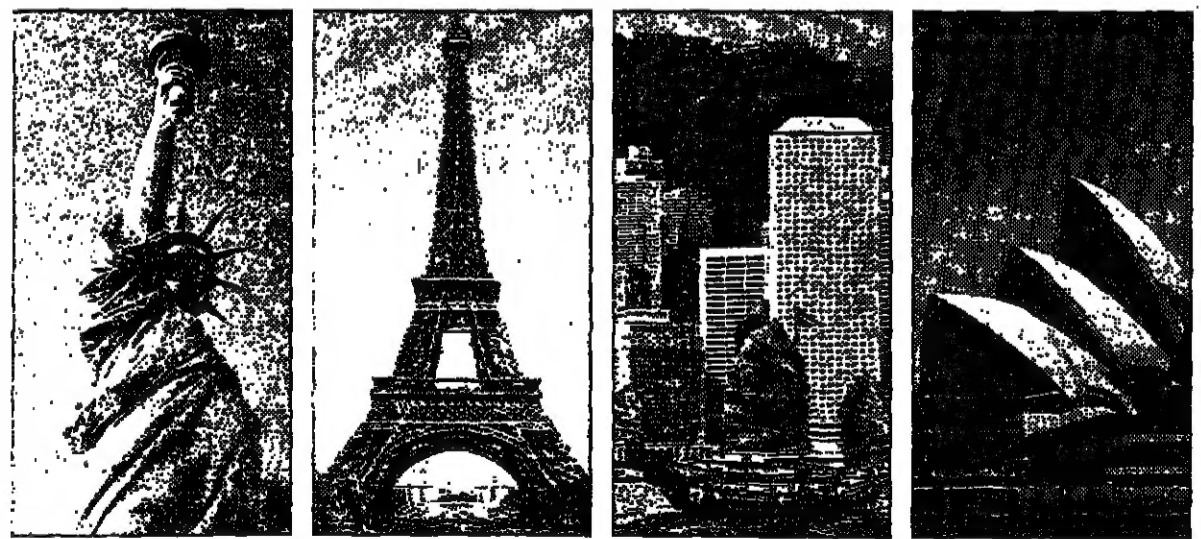
Norwich Union does not impose an overall cash limit. But it will only pay the full cost of treatment in one of its 300 selected hospitals. Premiums on its Selectcare policy, which pays out if the waiting list is more than six weeks long, vary in regions, London being the most expensive.

Those prepared to wait 12 months before resorting to private care will pay less with Norwich Union's Selectcare policy. Londoners would pay £12.58, while people in region two would pay £7.86.

Bupa, the largest private medical insurer, also limits patients to its 90 selected hospitals. But it is almost alone in not offering a scheme connected to NHS waiting lists. Instead, Bupa has a low cost scheme, Budget Bupa. This has a limit of £15,000 a year and costs £14.79 a month for a 40-year-old.

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MC 88

The man who was booed at the Booker

By GILLIAN BOWDITCH

BUSINESS PROFILE

Terry Maher

Terry Maher is the *bête noir* of the book trade. The man in the Yves St Laurent suits and the flash spectacles is upsetting the snobbish and sometimes snobbish world of publishing. He was booed at the Booker dinner. It is a role he appears to relish, perhaps to a disquieting extent.

As chairman and chief executive of Pentos, the group which owns Dillons and Hatchards bookshops as well as Ryman, the stationer, and Athena, the books, cards and poster shop, he has increasing clout in the world of book selling. He has 11 per cent of the British market and has plans to take that to 15 per cent by 1994.

He also has ambitions to smash the net book agreement, an arrangement between publishers and booksellers that allows publishers to set minimum prices on which ever titles they choose. It is this campaign which has won him enemies in the book trade. They believe the abolition of the NBA will force small booksellers out of business and lead to the promotion of cut-price trash at the expense of quality books. Mr Maher believes it will lead to larger sales at lower prices.

Few now doubt that he will succeed in wrecking the NBA, although five years ago it was almost unthinkable. But Maher is a man of enormous determination who is prepared to force issues and who is not frightened of going out on a limb. He is very competitive both inside and outside business, a resourceful and self-contained man. He can be prickly.

Barbara, his wife of 31 years, says: "He has never been frightened of a challenge. He's a very controlled person. I think initially people find him a little bit daunting or forbidding. He has a certain reserve but once you get to know him, he is very warm. He has a strong character and is enormously enthusiastic. Like all ambitious, talented people he can be difficult to live with sometimes."

Michael Cave, a broker with Carr, Kitchin & Aitken, who has had a long working relationship with Maher, says: "He's a very capable fellow. He always does his homework and expects others to do the same. He's a tough taskmaster, a serious person, very determined. He is always scrupulously correct. He lives and dreams his business but he enjoys his life and is a jolly good host. He does sometimes come across as a stern person and when it comes to humour, he's probably not an extrovert, but I think that is because he is basically shy."

Maher's determination has its roots in his grim childhood. He was born in 1935 into a Catholic family in the slums of Manchester, the son of Herbert and Lillian Maher. His mother died from a kidney complaint when he was aged 11. "I hardly remember my mother and that's sad. I do remember her dying, she had been sick for a long time. After she died I looked after the house and did the cooking and the shopping."

His father had been in the army during the war years and worked for the *Manchester Guardian* as a printer. He died 12 years ago but his relationship with his son was never close. Maher describes him as a sad figure who never fully recovered from the death of his mother. He was not domesticated. "It was a fairly poor upbringing."

My father earned money, but he spent it. Maher and his younger brother were brought up intermittently by their grandmother, whom he says was strong. "In our family the women were very strong but the men very weak."

Two years after the death of his mother, Maher contracted tuberculosis which was then a killer. He was in hospital for a year, which seriously disrupted his education at Xaverian College, the boys' Catholic grammar school that numbers Anthony Burgess among its ex-pupils. Prior to the illness he had been top in most subjects.

"I had no schooling at all when I was in hospital, the teachers didn't visit, and I never quite caught up. After the illness I didn't put in the effort, I'm aware of that. I'd lost my mother but I'd have thought it was the year in hospital which was the thing that set me back. It was a good school and I was happy there. Then came this year away which was a tragedy for me. If I'd tried harder I could have caught up. I still can't understand why I allowed myself to drift."

Maher says he cannot remember being unhappy or lonely though he did not form any close relationships in his childhood and cannot remember doing things for fun. "People adapt," he says. He is not bitter in any way about the toughness of his childhood, which his wife says was a character-building experience for him.

He left school at 16 with some O-levels and, knowing national service was on the horizon, decided to join the RAF six months early. The RAF doctor discovered TB had reappeared and sent him off to hospital for a second year. On leaving he was told he would not be able to work or lead a normal life but idleness did not suit his temperament and he found part time work with a Manchester accountant. "I didn't have a clue what an accountant did but I was highly numerate and it seemed unbelievably easy work." Before long he was working full time and studying in the evenings for his accountancy qualification.

It was the time of the Suez crisis and he developed an interest in politics, joining the Young Liberals. "I'm a natural Liberal," he says. "I only have to be in a room full of Conservatives to know I'm not a Conservative. It's an emotional thing as well as a rational thing." Politics soon took over and he stood for Parliament twice, the first time when he was 24. He published political pamphlets, spoke at meetings almost every night and wrote regularly for the *Manchester Guardian*. He remains a Liberal Democrat trustee.

"Politics was important in building my self-confidence. I was fairly shy as a child and it was a way of overcoming shyness. I feel as strongly about the Liberal Party now as I first did. I think the party's recent ills are largely due to David Owen and I would strongly resist his joining the Liberal Party."

It was through the Young Liberals that he met Barbara whom he married in 1960. She was born in Berlin, the daughter of an eminent psychiatrist and was studying textile design at art college in Manchester when they met. Shortly afterwards she won a scholarship to study in Rome. They married when she returned. Barbara has since written several cookery books, cakes being her speciality.

A desire to move into industry took him out of accountancy in 1961. He joined Carborundum, an American multinational, where he flourished for seven years. Before long he had joint responsibility for the group's business in Britain. He was then asked if he would go to America and work in head office. At the same time he was approached by Pat Matthews with the offer of a job at his thriving new bank, First National Finance Corporation. The job was to establish financial controls and invest in small industrial companies. The move took him to London for the first time. He was 34.

Three years after he left FNFC the group fell apart in the secondary banking crisis of 1975. The shares slumped to 2p and the Bank of England stepped in with a £350 million rescue package. While at FNFC he became increasingly

'I do have a temper occasionally and I can get irritated. I don't like people making mistakes and I can't stand people defending the indefensible. I lead a very full life and I like being busy all the time.'

interested in the investment side of the business and in January 1972 he left to set up on his own, forming Pentos, a £100 off-the-shelf company. "I've been very lucky, it's been a great business and a super job," he says.

Maher soon gained a reputation for spotting highly fragmented, badly-managed companies with growth potential. Pentos became a mini-conglomerate and book retailing was an area into which it moved early on. The group gained a stock market quote by reversing into The Cape Town & District Gas Light & Coke Company. Throughout the Seventies Pentos was one of Britain's best-performing shares. "It was the kiss of death. Never have too much media coverage," says Maher.

The one deal too many was Caplan, an office furniture business acquired in 1979. The accounts showed that the group was making profits but in reality it was making losses. The damage, according to Maher, brought Pentos to its knees. "We had a major problem," he says. "It took a lot of my time. We had too sue everyone involved. At the same time we had the kind of recession we are having now. We went into the recession with a high amount of our business in engineering and construction, our borrowings were higher than they should have been and we had this Caplan problem. We would not have had an easy time even without Caplan. We dealt with the problem by becoming more narrowly focused, which would probably have happened in



The thinkers: Terry Maher, *bête noir* of the book trade, in a rare moment of relaxation with his wife Barbara at their London home

any case." Ironically Caplan is one of the few businesses Pentos kept. Dillons was bought from The University of London in 1977 for £650,000. The main shop was in Gower Street, central London, and the business was losing money. Maher brought in the designer Rodney Fitch to help transform the shop. His brief was simply to create the finest bookshop in the world on a budget of £1 million, but the final cost was double that. "We should have spent £2.5

million," says Maher. "Sales this year will be £20 million. We'll make £3.5 million profit from that bookshop alone. It is the most profitable bookshop in the world."

Today there are 55 Dillons book stores with annual sales of £80 million and all have been refurbished to the same high standard. While no-one would deny that the shops are beautiful, opinion is divided as to the merits of spending £2 million on shopping.

Paul Morris, an analyst with Goldman Sachs, says the group is yet to enjoy the fruits of its capital investment programme but he is aware others believe the group will never see an adequate return on its heavy capital investment in book retailing. Mr Morris forecasts group pre-tax profits of £15 million for the year to last December.

Maher has a high profile in the book world over his stance on the NBA but the issue which bothers him most is book distribution. "There is absolutely no reason why books cannot be delivered within 48 to 72 hours. Distribution continues to be the major problem," he says. "I mustn't knock the book trade too much. If it hadn't been so appalling we wouldn't have had the opportunity we've had."

"No one's been rude to my face," he says. "I've no doubt that behind my back people suggest that our approach is the approach of the Philistines. Some would like to think I don't read books or have an interest in literature but most people in the book trade aren't like that. It's basic inertia and timidity and fear of WH Smith."

He believes the NBA will be broken in the next few months. "I believe it will wither on the vine. Fifty-five per cent of the people who come into our shops to buy a promoted book will buy at least one other book and will spend on average £12." He says he will take a new initiative soon. His plans to discount the Booker shortlist filled when the publishers of the books took out an injunction. Maher says he had the tacit approval of the publishers in advance of the exercise.

Maher does not like sloppiness in any form and is not beyond sending a fund manager who has not done his homework properly into the corridor to read the Pentos report and accounts before asking questions.

"I do have a temper occasionally and I can get irritated," says Maher. "I don't like people making mistakes and I can't stand people defending the indefensible. I lead a very full life and I like being busy all the time."

Maher is enjoying all the activities he was deprived of as a child. He says his second childhood started at 34 when he took up football and skiing. He now skis three times a year. Football was replaced with tennis five years ago and he has a coaching session every Saturday for one hour. "I'm a good skier, not so good at tennis," he says. "But I'm determined to get good. I'm slightly below average at present."

He also enjoys good food — Barbara is renowned for her cooking — and wine, about which he is said to be knowledgeable. But his trim figure is a testimony to his self-control. Maher looks more like 45 than 55. Reading is another passion he came to late in life. Anthony Burgess is a favourite author, *Earthly Powers* a favourite book. He also enjoys William Boyd and John Le Carré.

He has three sons: Nicholas, aged 30, Anthony, aged 28, and Jeremy, aged 27. The elder two have jobs in retailing, the younger

is a foreign exchange dealer in New York. Some of his friends believe he is a strict father. Barbara says: "He was very ambitious for his sons. He was an excellent father when they were little, not so good at coping with them when they were teenagers and having all sons made it more difficult for him."

Coming from a poor background, money is important to him as a measure of success. It has also given him the freedom to do the things he enjoys. His 2.5 per cent stake in Pentos is worth £2.74 million. In addition to a flat in Clarence Terrace, just off Regent's Park, he has a magnificent, detached house in the Cotswolds with sweeping lawns, tennis court and a large pond which is home to 50 ducks. He spends weekends here walking his three dogs, playing tennis and entertaining. He is driven around in a blue Bentley Continental convertible.

Maher admits to being extremely pernickety. "I'm very concerned about detail. I can't see a letter from anyone without correcting it for grammar and spelling." He has been known to check colleagues' letters before they are sent. It is a trait that others find irritating. He has a habit of popping into Dillons to check that all is in order. "I have the knack of finding the one thing that's wrong in a bookshop," he says. "I almost want to find things wrong because if you find something wrong you can put it right."

Fifth Avenue takes on the vets

THE cream of New York retailing has spent most of the past year watching powerless as a loophole in the law has allowed the most expensive pavement in the city to slowly grow into a bazaar of street traders.

For years the world's top names — Chanel, Cartier, Gucci, Saks, Tiffany, Bergdorf Goodman — have kept general vendors off the pavements of Fifth Avenue between 34th and 56th.

Their legal crackdown, which worked effectively for four years to 1989, was largely based on arguments citing pavement congestion. However, others say it was irritating for the store managers to see traders sell counterfeit watches, T-shirts and handbags at a fraction of the price charged for the originals just yards away.

But in April the Foodgrates were opened when a disabled Vietnam veteran won the right in court to an automatic licence enabling all disabled veterans to sell products on the street.

In his summing up, the judge said he thought there were so few Vietnam veterans that the arguments of congestion by the 900-member Fifth Avenue Association did not hold. Hardly had his judgment been handed down, when the number of unlicensed general vendors soared from nil to more than 50 in eight months.

No longer did street traders need to bother with obtaining a licence for themselves, all they had to do was rent a vet. They toured the New York shelters for Vietnam veterans disabled during

CAPITAL CITY

PHILIP ROBINSON IN NEW YORK



Exclusive: Fifth Avenue

the war and paid them \$50 a day to stand on the pitch selling, among other things, Cartier watches for \$20, and T-shirts emblazoned with Chanel or the Hard Rock Café for \$10 each.

This freed the vendors from the irritation of either gaining a licence or working from a suitcase for maximum mobility. Until recently, the Fifth Avenue Association had only one weapon — to obtain court orders to confiscate the counterfeit merchandise, a long and inexact process often

ending in vendors swapping products to confuse the paperwork issued by the courts.

And so the pavements of Fifth Avenue bustled with not only the loud cries of the street trader, but also of other entertainment activities attracted by the crowds. For an avenue whose very existence depends on a constant flow of free spending wealthy tourists, there was a serious danger of the tone going downhill fast.

But then the Avenue Association conducted a survey watching seven vets during one typical day and estimating their takings. The lowest came out at \$565 and the highest \$1,780. The average, explained Mr Tom Cusick, President of the Fifth Avenue Association, was \$1,000.

The arithmetic is not complicated. Each week the 52 traders take on average \$360,000 to \$400,000 in cash. But New York's equivalent of VAT at 8.25 per cent means the tax man should be paid a weekly \$30,000.

And the authorities are beginning to ask for some of their money, placing the disabled vets in an embarrassing position. On \$1,000 worth of sales, the tax man wants \$82.50, and so from being \$50 a day up, the disabled Vet now faces being \$32.50 adrift.

Meanwhile, the association has had another success. The city's landmarks preservation committee vetoed a plan by one Mohammed Ibrahim Mohmand of Flushing, New York state, to erect a nine-foot news stand on 52nd Street outside Cartier's.

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yield, the managers plan a return at LEAST ONE AND A HALF TIMES GREATER than the gross yield on the FT All Share Index. Initially, the income return is estimated at 9% — worth 12% to basic rate taxpayers and 15% to higher rate taxpayers before charges.

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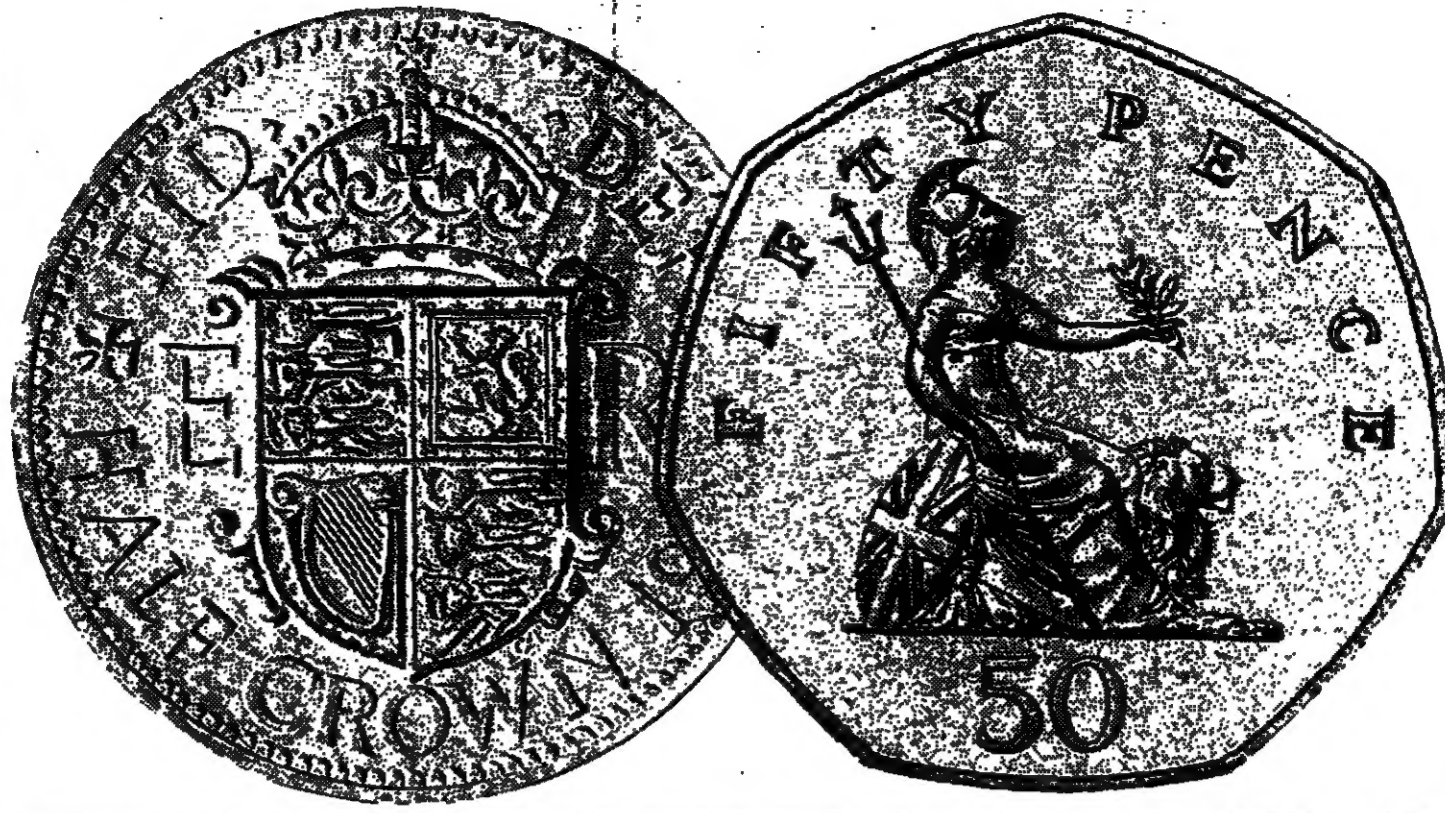
WEEKEND MONEY

SATURDAY FEBRUARY 9 1991

William Kay recalls an historic moment in Britain's monetary evolution

Living with the decimal revolution

Marching towards a pocketful of £5 bits



OUR coinage has undergone more changes in the run-up to decimalisation and since than in any comparable period in history. Arguably, this has played a considerable part in the hostility which many feel towards the present system (William Kay writes).

The process began in 1969, when the 50p piece was introduced to soften people up for the new money. From February 15, 1971, the banks began issuing decimal halfpennies, pennies and twopenny pieces. The two-shilling piece had been created in the last century as part of an aborted move towards decimalisation.

The pre-decimal penny, worth 0.4p, vanished on August 31, 1971, along with the 12-sided threepenny bit. However, there was a vociferous campaign to retain the pre-decimal shilling, worth 2.5p, as part of the fight against inflation. But shopkeepers hated the shilling, and it was dropped in June 1980. There was another fight to retain the decimal halfpenny, which many saw as a hedge against inflation. But it went in 1984.

The average person in a 1974 *Which?* survey was carrying 11.5 coins with a total value of 89p. People had by then begun to feel the lack of a coin between 10p and 50p. But it was not until June 1982 that the 20p coin was introduced.

However, we had less than a year to enjoy the lighter load. The following April the government ushered in the £1 coin. The tinkering continues. Last month the old shilling-sized 5p was demonetised in favour of a smaller version, and a lighter 10p is on the drawing board. But the give-away clue to the next big move is the latest version of the £5 note, which bears the same similarity to a soap coupon as the final £1 note. The £5 coin, possibly supplemented by a £2 coin, cannot be far away.

There were bound to be some short-term transitional costs. But look at the time it has saved for children — it was awful having to learn how to count in pounds shillings and pence. I suppose shops did round up prices more than otherwise, but I don't know that it made a lot of difference.

Some still feel that the anguish of learning a more complicated system would be good for people. As recently as 1987, Mr William Summers wrote to the *Financial Times*: "In my view, decimalisation is very detrimental to mental arithmetic, because people are only used to dividing and multiplying by 10s, 100s etc, but of course, if as a schoolchild you had had to master the imperial system plus pounds shillings and pence, you are numerically agile for life. For me, the quicker Napoleon's wretched system is banished the better."

industrial unrest leading to the February 1974 general election.

Sir Derrick Holden-Brown, chairman of Allied-Lyons, the food and drink group, said: "It seems like yesterday. For us, with thousands of outlets, we had to mount one of the biggest educational exercises I can remember. I'm quite sure decimalisation was the most inflationary thing that happened in that decade."

It hardly seems to have been regarded as a triumph by those in power at the time. Harold Wilson fails to discuss the subject at all in his 790-page book on his years as prime minister. And Lord Callaghan, now 78, said: "I think I've forgotten it all. I'm sorry, I can't help very much."

Charles Goodhart was adviser to the Bank of England on monetary policy at the time, and has become professor of banking and finance at the London School

The late Iain Macleod, the Conservative Shadow Chancellor, led a spirited crusade, declaring himself "an unrepentant ten-bobber". But James Callaghan, the Labour Chancellor responsible for the Decimal Currency Act of 1969, chose the pound-based system. It had the virtue of simplicity, but he also wanted to retain the pound's primacy as the world's heaviest major currency. Had we chosen to base on ten shillings, the new unit — some wanted to call it the Churchill, others the Royal — would by now be worth less than one US dollar.

Several minor currencies, such as the Saudi Riyal, have now surpassed the pound's value and in 1985 sterling briefly slipped below parity with the dollar, even without decimalisation.

But the opposition's inflation fears were at best unproven, and possibly groundless. In the year before decimalisation, the Retail

	Price February 71	Price February 91		Price February 71	Price February 91
Teachers' whisky	£2.00 (70cl)	£9.80 (75cl)	Prime back tenderloin bacon 1lb	19p	£2.98
Sainsbury's pork sausages 1lb	23p	£1.09	Hotel (Grosvenor House) double room	£20	£225
Butter, Dutch unsalted	21p (8oz)	71p (250g)	Double gin and tonic	30p	£4
Sainsbury's granulated sugar	8p (2lb)	66p (1kg)	Bottle of beer	8p	£2.10
Sainsbury's raspberry jam 1lb	10p	83p	British Rail		
Marmite 4oz	15p	79p	London-Brighton (single)	85p	£2.90
Sainsbury's Red Label tea 4oz	7p	43p	London-Edinburgh (single)	£2.70	£33
Sainsbury's tomato ketchup	6.5p	39p	Theatre tickets	£2	£25
McDougal's self-raising flour	11p (1lb)	33p (500g)	Surgery television (Diason)	£89.50 10"	£179.99 14"
Sainsbury's baked peas 1lb	5p (1lb)	26p (447g)	Kodak 35mm film (36 exposures) (Diason)	£1.95	£4.00
Sainsbury's frozen peas 1lb	13p	59p	Petrol: 1 gallon, 4-star	95p	£1.98
Sainsbury's cornflakes 1lb	11p	59p	The Times	8p	50p
Loaf	9p (22oz)	47p (600g)	Radio Times	5p	50p
Large eggs 1 doz	12.5p	£1.38	Women's Own	5p	43p

(*Front dress circle at Palace Theatre, London - showing *Grease* La Rue in 1971. Last 10p 10p today. *Standard class fare.

Twenty years ago next Friday, on February 15, 1971, Britain fell in with most of the rest of the world and converted its currency to the decimal format.

Dragging the nation so brusquely into the 20th century was no easy matter. The Treasury estimates that the changeover cost the country between £100 million and £150 million.

The government-funded Decimal Currency Board invested in a publicity campaign reminiscent of a mixture of a privatisation issue and last year's conversion of London's 01 telephone code numbers to 071 and 081. Charts appeared in all the newspapers, so that people could memorise the fact that 8d was 42p.

Britain's banks were closed on the Thursday and Friday before decimalisation to give them time to prepare for D-Day, as it was known, the following Monday. From that morning, all cheques had to be written in decimal form, with no room for decimal halfpennies. But both types of currency were acceptable in shops for 18 months.

The table shows a reassuring number of prices that have not gone up quite as much as that. The ones that have — mainly theatre tickets, train fares, hotel prices, magazines — have in common a high labour content. This reflects average earnings, which have risen by more than ten times over the same period, suggesting that most people are considerably better off.

Petrol, has risen by only 5.7 times, despite uncertainties caused by the Gulf war. But the real winners have been electronic gadgets sold by Dixons and others. Mass production and cheap Asian labour have virtually shrugged off two decades of inflation, and built in technical improvements at the same time.

Inflation was the major point of disagreement between the political parties when decimalisation was being debated. The simplification was broadly accepted as a benefit, and Britain was beginning to recognise that harmonisation with the European Community would be a help when applying for membership.

The great fear was that prices would rise more rapidly if there were only 100 pence to the pound instead of 240. The most popular alternative was to abolish the pound and make our staple currency unit equal to 50p, or the old ten shillings. If this course had been adopted the 120 old pennies in ten shillings would have converted tidily into 100 decimal pence.

Critics argued that turning the 240 pennies in the pound into 100 pence gave shops a heaven-sent opportunity to charge higher prices, even though the authorities illogically continued with the non-decimal halfpenny.

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But the opposition's inflation fears were at best unproven, and possibly groundless. In the year before decimalisation, the Retail

Midland's flexible friends to carry annual charge

By Sara McConnell

MIDLAND bank will tell its 3½ million Access and Visa card holders on Monday that they will be charged £10 a year for the use of each card from April 10.

NatWest and TSB will be the only leading clearing banks not to charge annual fees for credit cards, but both say they will be influenced by Midland's decision. Most, if not all card providers, are widely expected to introduce charges soon. Lloyds and Barclays led the way when they imposed charges last year.

The monthly rate on Midland's Access and Visa accounts will be cut from 2.35 per cent to 2 per cent a month for holders who do not pay off their balances in full every month. This brings the APR on both cards down from 32.1 per cent to 28.5 per cent. The monthly rate will be the same as that of Lloyds, which said last week that it was raising rates from March 1.

Midland customers with both Access and Visa cards will have to pay £10 a year for each card unless they opt for a combined Visa and Access account. Customers will then keep both cards, but pay one £10 fee and make one single payment. Statements will detail the transactions of both cards separately.

Those not paying off their balance in full will have interest calculated from the transaction date rather than the date of the statement. This means people will start paying interest three days after they have made a purchase instead of three weeks later when they get their statement.

Job cuts, page 27



Card fees: Midland is the latest to charge for plastic

Fimbra seeks review

By Jon Ashworth

FIMBRA, the City regulator, has denied it is on the brink of financial collapse. But it has given warning that rising costs and falling membership have placed a strain on resources, and wants an urgent review of Britain's regulatory structure.

Fimbra, the Financial Intermediaries, Managers and Brokers Regulatory Association, which is responsible for Britain's 7,000 independent brokers, laid off a fifth of its workforce this week and has written to the government giving warning that it faces insolvency. But it claims the remarks, made in a letter to John Redwood, the consumer affairs minister, have been taken out of context.

Sir Gordon Downey, the chairman of Fimbra, said yesterday that action was being taken to contain costs. He denied reports that Fimbra was insolvent, but confirmed that he is in consultation with the trade depart-

ment and the Securities and Investments Board.

He added: "There has always been concern about Fimbra's financial viability; it has always had a deficiency in reserves since the outset caused largely because no government assistance was given with initial set-up costs." He added that insolvency was "not a probability", should remedial steps be taken.

Sir Gordon said he was seeking a long-term solution to Fimbra's funding problems, but did not elaborate. He hinted that a fundamental review of the regime for investor protection would be necessary to achieve such an aim. He said: "To achieve our objectives will almost certainly require a reorganisation of the present regulatory boundaries."

The SIB said it supported Fimbra's plans and will liaise with the regulator to ensure investor protection is maintained.

Full bid is launched for Thames

A FULL bid has been launched for Thames TV by Thorn EMI, the electronics and music publishing group, valuing the company at up to £148.9 million.

The board of Thames, London's weekday independent television contractor, has recommended, with Thorn's support, that shareholders should reject the bid. Thorn says it is keen to keep the Thames stock exchange quote.

Thorn has agreed to buy the 27.8 per cent shareholding of BET, the stricken industrial services group, to add to its matching holding. Page 27

Maher's empire



Terry Maher, campaigner for the abolition of the net book agreement, admits to Gillian Bowditch that he enjoys putting things right so much that he almost wants to find faults during visits to Dixons, the flagship of his Fentons retailing group. Page 37

Airline package

A package to help European airlines through difficulties caused by the Gulf war has been promised by Sir Leon Brittan, the competition commissioner. Page 27

Dollar rises

The dollar rose clear of its all-time low against the mark after concerted intervention by central banks. European banks joined in for the third day this week. Page 28

Merger hike

Some investors face higher charges after the proposed amalgamation of the James Capel and Wardley unit trust groups. But the new head of the merged operation argues that others should gain from the deal. Page 32

Renovation trap

First-time buyers are in danger of falling into a new renovation grants trap. Many will not qualify for grants because they earn too much, but will be unable to take out a bank loan because they own too little equity in their homes. Page 33

Your letters



The reasons used by banks to justify credit card charges make one reader see red. Another maintains banks have only themselves to blame because they spent years publicising the advantages of 56 days free interest. A third reader pleads for tax relief for elderly couples who have to pay expensive nursing home fees. Page 35

THE SUNDAY TIMES

Deep freeze

"Headlines that talk of a white-collar recession, or a southern recession, are as dated as the government's earlier hope that the downturn would be short and shallow. Recession will soon be too mild a term for an economic freeze that is nasty, brutish and, most probably, long."

David Smith in *The Sunday Times* tomorrow.

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